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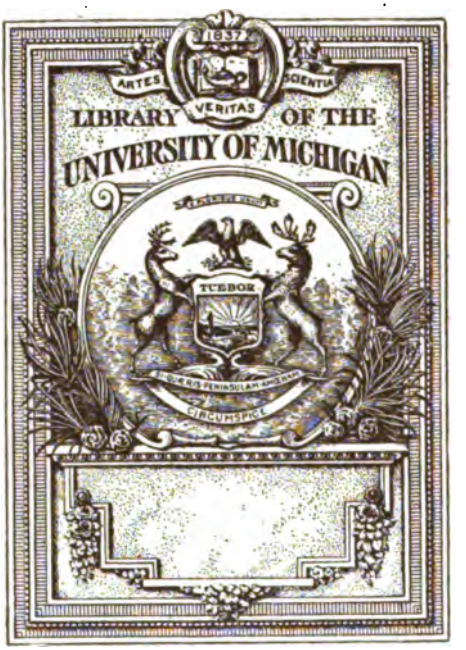

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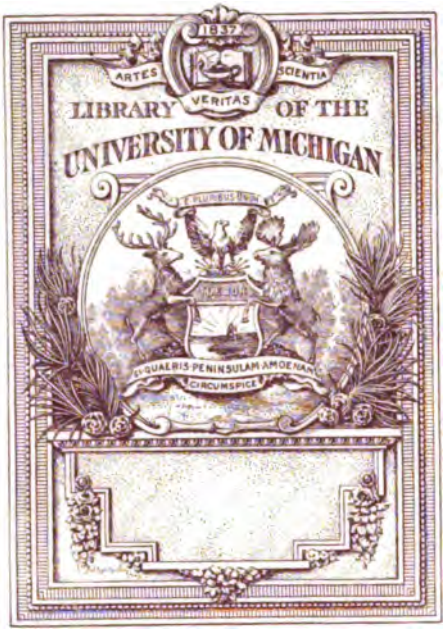

THE GIFT OF
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THIRD ANNUAL REPORT

OF THE

COMMISSIONER OF THE BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1891

BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1892

COMMISSIONER.

THEODORE C. SHERWOOD, . . . WAYNE COUNTY.

DEPUTY COMMISSIONER AND EXAMINER.

EUGENE A. SUNDERLIN, ... KENT COUNTY.

CHIEF CLERK.

LESTER M. SHERWOOD, ... TUSCOLA COUNTY.

OFFICIAL ADDRESS, . . . LANSING, MICHIGAN.

174275

REPORT OF THE COMMISSIONER.

STATE OF MICHIGAN,
OFFICE OF THE COMMISSIONER OF THE
STATE BANKING DEPARTMENT,
Lansing, December 31, 1891.

Hon. Edwin B. Winans, Governor of Michigan:

I have the honor to present you herewith my third annual report of the State banking department.

January 7, 1889, when the present State banking law went into effect, there were eighty State banks and one trust company incorporated under State law, whose total assets were $38,963,417.19. At this date (December 31, 1891) there are one hundred and twenty-four incorporated State banks and three trust companies, whose total assets amount to $65,191,972.53, an increase of forty-four banks and two trust companies and an increase of $26,228,555.34 in assets.

NEW BANKS.

During the year I have authorized the incorporation of twenty new banks and one trust company with a total capital of $1,285.500.

The location, date of authorization and capital of each, is as follows:

No.	Name of bank.	Location.	Date of authorization.	Capital.
109	First State and Savings Bank of Howell	Howell	January 13	$50,500 00
110	Gratiot County Savings Bank	Alma	January 12	25,000 00
111	Lowell State Bank	Lowell	January 22	25,000 00
112	The Owosso Savings Bank	Owosso	January 22	60,000 00
113	The State Bank of Middleville	Middleville	February 17	25,000 00
114	The Tawas State Savings Bank	East Tawas	March 6	25,000 00
115	The Grosvenor Savings Bank	Jonesville	March 28	50,000 00
116	The Manistee County Savings Bank	Manistee	May 4	50,000 00
117	The State Savings Bank	Lapeer	May 9	45,000 00
118	Clare County Savings Bank	Clare	July 1	20,000 00
119	First State Bank of Petoskey	Petoskey	July 21	50,000 00
120	First State Savings Bank of Three Rivers	Three Rivers	August 15	30,000 00
121	The First State Savings Bank of Marine City	Marine City	September 1	25,000 00
122	The Marine Savings Bank	Marine City	September 5	50,000 00
123	The Newberry Savings Bank	Newberry	October 1	25,000 00
124	The Shiawassee County Bank	Durand	October 5	25,000 00
125	The American Commercial and Savings Bank	Saginaw	November 28	100,000 00
126	First State and Savings Bank of Flushing	Flushing	November 28	55,000 00
127	First State Savings Bank of Niles	Niles	December 8	25,000 00
128	First State Bank of Homer	Homer	December 31	25,000 00
	Union Trust Company	Detroit	November 16	500,000 00

Of these eleven are new organizations, seven were formerly private banks, and two were national banks, viz.: Second National Bank of Owosso, now the Owosso Savings Bank; and First National Bank of Flushing, now the First State and Savings Bank of Flushing.

CLOSED BANKS.

Two banks have gone into voluntary liquidation during the year, viz.: Citizens' State Bank of Au Sable and Oscoda, and the Gratiot County Savings Bank of Alma.

These banks have paid their depositors in full, and while the Gratiot County Savings Bank has closed out its business entirely, the Citizens State Bank of Au Sable and Oscoda has gone into private banking under the name of Citizens' Exchange Bank of Au Sable and Oscoda.

The continued use of the greater part of the name used when an incorporation may lead to complications, and I would suggest that the law be amended to prevent its being done.

BANKS FAILED.

Three private, and two incorporated banks in the State have failed during the year, viz.: City Bank of Marlette, March 31; Harbor Springs Bank of Harbor Springs, April 20; Farmers and Mechanics' Bank of Imlay City, August 3; National City Bank of Marshall, June 2; and the Milford State Bank of Milford, September 9, making eight private bank failures in Michigan in three years, and three incorporated bank failures in eight years, or since the failure of the Adrian Savings Bank in 1884.

Of the incorporated banks two were national banks, viz.: Lowell National Bank of Lowell, 1888; and the National City Bank of Marshall, 1891, and one State bank, viz.: Milford State Bank of Milford, 1891, which is certainly a good record for incorporated banks in Michigan.

As required by section 43 of the banking law I would report that the Milford State Bank was closed September 9, 1891, after repeated requests that the bank collect in a portion of each large loan made to officers and directors and change its investments to comply with the requirements of the law.

From the report of the examiner, April 17, I was convinced that the capital of the bank was impaired, and ordered that an assessment of fifty per cent be made on the stockholders to make good the deficiency.

The assessment not being collected I, with the concurrence of the Attorney General, applied to the Hon. J. B. Moore, judge of the circuit court for the county of Oakland, for the appointment of a receiver to wind up the business of the bank.

Mr. E. J. Bissell of Milford was appointed such receiver and entered upon his duties September 15, 1891.

The day the bank closed the assets and liabilities, as shown by the books of the bank, were $191,216.81.

Much delay and annoyance in the settlement of the affairs of the bank has been experienced, by the failure of the creditors, to promptly file their proof of claims, and the injudicious interference of a few depositors with the plans of the receiver, which will without doubt, result in loss to the creditors of several thousand dollars.

The Milford State Bank being a commercial bank, held no mortgage securities, the loans being made on domestic and foreign paper, and

acceptances of a party in Kansas who had loaned on, and invested in Kansas property, with money obtained from the bank.

These acceptances and investments amounting to over $31,000 will in all probability prove of little or no value.

Of the domestic and commercial paper, a large proportion was loaned to five or six individuals and firms, a majority of the members of which were officers and directors of the bank, without security, save the indorsement of each for the other.

These notes have proved to be nearly worthless, as the makers, by speculation and poor investments have become bankrupt.

The failure of the bank can be attributed to speculation, injudicious loans, and gross negligence on the part of the board of directors; the president, and two other prominent directors, not knowing that the bank had money loaned in Kansas, although the investment had been made in 1887, two years before the present banking law went into effect, and the acceptances renewed from time to time as they became due. It seems to me the law should inflict some penalty upon directors who disregard or willfully neglect the duties they are expected to perform.

AMENDMENTS.

In this connection I desire to call your attention to the weakness of the banking law in regard to the closing of delinquent banks.

Section 42 of the banking law says: "Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank to wind up its business."

From this section you will see that after ascertaining that the capital of a bank is impaired, nothing can be done until the expiration of ninety days, and after that the Commissioner must confer with the Attorney General, and then apply to a court of competent jurisdiction for the appointment of a receiver.

Where the officers and directors are honorable men, and the impairment is from causes over which they have no control—which seldom happens—the present law is sufficient, but when a bank's capital becomes impaired by dishonesty or criminal negligence, ninety days, or even the three or four days necessary to obtain an order from the court, is sufficient time for dishonest officers to "loot" the association and dispose of its assets to the damage of the depositors.

I am convinced that the banking law should be amended, giving the Commissioner authority to take immediate possession of a bank, whenever in his judgment the exigencies of the case demand it, and hold the same against all levies and attachments, until a court of competent jurisdiction can be applied to for the appointment of a receiver. That the Commissioner has this power, is no proof that he will use it arbitrarily, or to the

damage of an association which is honestly entitled to assistance rather than annihilation.

A statute which requires an officer to perform certain duties, and then makes it impossible for him to execute the same, is a travesty on law.

BANK SURPLUS.

I would also ask that the tax law be amended so that a portion of the surplus of a bank be exempt from taxation.

There is no denying the fact that corporate banks, and bank stock is taxed higher than any other property in the State.

I do not believe this is done because of opposition, or for the purpose of taxing them out of existence, for next to a church and school-house a bank is considered the most necessary public institution in a city or village.

I think the true reason for the unjust taxation of bank stock, is on account of the superficial knowledge the general public have of the banking business.

The law compels incorporated banks to report their condition whenever called upon by the Commissioner or Comptroller, and publish the same in a newspaper; consequently every individual knows their standing, and on the erroneous supposition that every dollar of assets held by the bank is good, demand that it be taxed at its face value.

If every private banker, company, firm, or individual in the State were compelled to make a similar statement as publicly as do banking corporations, there would be no injustice in the demand; but they are not.

The assets of the private banker, the goods of the merchant and manufacturer, and even the property of the farmer, not being so easily found as bank stock, escape taxation; or if found, are not assessed at what they would sell for in open market.

The banking law now requires that each bank before it declares a dividend, shall carry ten per cent of its net earnings to a surplus fund, until such surplus amounts to twenty per cent of its capital stock.

This is a just and reasonable requirement, as it strengthens the bank, affords greater security to the depositors, and should be encouraged rather than discouraged by taxation.

Banks sustain losses the same as other business enterprises, and where there is not sufficient surplus to cover the loss, the capital becomes impaired and the creditor's security jeopardized.

From the fact that, during the past three years I have ordered five different banks to make good their capital stock, impaired by losses sustained, I am forcibly impressed with the necessity of a large surplus, and its value as an insurance against losses and bad debts.

I therefore earnestly recommend that banks be required to annually carry ten per cent of their net earnings to a surplus fund, until the same shall amount to fifty per cent of its capital, and that all surplus up to and including that amount be exempt from taxation.

CONDITION OF BANKS.

Neither in my report of 1889 or 1890 was I able to say that all the banks under State supervision were in a satisfactory condition, neither can I at this time so report.

When the banking law went into effect, the Commissioner found several banks that were embarrassed by doubtful investments, and whose capital was impaired by losses and bad debts, which have since been made good, and they are now in a flourishing condition.

Two or three banks are still contending with unprofitable investments, and cumbered with property involuntarily acquired previous to the adoption of the present banking law, which under the provisions of section 34, they are gradually working off, or changing to other investments.

Very much has been accomplished in this respect during the past year, and we have been assured and have reasons to believe, that more will be effectuated during the year to come.

Aside from the two or three banks above referred to, the State banks of Michigan are in a prosperous condition, and entitled to the respect and confidence of the public.

That the people are satisfied, and have respect for the banking law, is evident by the increasing demand for banking institutions, and the increase in the volume of business as shown by the following comparative abstract of the December reports of the State banks in Michigan for the years 1889, 1890 and 1891, as made to the Commissioner of Banking:

Resources.	Dec. 12, 1889.	Dec. 19, 1890.	Dec. 2, 1891.
Loans and discounts	$23,624,667 12	$27,628,145 16	$30,543,959 76
Stocks, bonds and mortgages	15,645,031 54	18,846,637,08	21,308,913 14
Overdrafts	165,315 19	183,645 80	195,618 49
Due from banks in reserve cities	5,182,241 12	5,712,028 27	7,481,885 81
Due from other banks and bankers	298,942 90	371,808 62	468,163 59
Banking house furniture and fixtures	523,466 20	714,313 50	941,191 77
Other real estate	253,782 59	311,476 52	350,381 69
Expenses and taxes paid	276,634 57	266,114 73	307,396 48
Interest paid	210,872 79	217,130 03	145,482 78
Exchanges for clearing house	200,024 37	152,723 76	319,354 22
Checks and cash items	150,252 88	208,018 92	242,213 12
Nickels and pennies	11,720 48	11,047 14	15,630 82
Gold coin	396,527 00	483,564 49	849,656 57
Silver coin	171,666 15	167,925 17	215,054 78
U. S. and national bank notes	1,242,843 00	1,575,817 00	1,807,061 00
Totals	$47,354,277 90	$56,950,395 68	$65,191,972 53
Liabilities.			
Capital stock paid in	$7,254,559 10	$8,460,835 00	$9,522,420 00
Surplus fund	1,132,329 90	1,502,849 44	1,704,248 81
Undivided profits	1,679,925 61	1,912,800 21	2,169,533 72
Dividends unpaid	2,571 63	6,234 60	2,158 87
Individual deposits	7,879,586 71	9,300,393 00	11,750,841 68
Certificates of deposits	4,452,081 74	6,054,724 25	6,746,187 18
Savings deposits	23,669,030 20	27,779,136 09	31,186,303 14
Certified checks	29,267 61	40,450 93	37,541 35
Cashier's checks outstanding	21,097 57	5,802 67	30,594 71
Due to banks and bankers	809,678 07	1,325,103 37	1,599,224 96
Notes and bills re-discounted	386,429 76	517,866 12	391,719 61
Bills payable	37,000 00	44,700 00	51,200 00
Totals	$47,354,277 90	$56,950,395 68	$65,191,972 53

Through the courtesy of Hon. E. S. Lacey, Comptroller of the Currency, I present you herewith an abstract of the December reports of the national banks of the State of Michigan, as reported in 1889, 1890 and 1891.

For reports of individual national banks see succeeding pages.

Resources.	One hundred and thirteen banks. Dec. 11, 1889.	One hundred and nine banks. Dec. 19, 1890.	One hundred and six banks. Dec. 2, 1891.
Loans and discounts	$45,860,178 79	$47,527,375 32	$48,424,955 39
Stocks, bonds and mortgages	4,716,830 60	4,289,671 45	4,231,795 69
Overdrafts	214,415 50	219,314 54	222,506 90
Due from reserve agents	5,273,805 17	6,000,383 99	6,942,082 64
Due from other banks and bankers	1,417,240 70	1,531,500 83	2,055,712 68
Banking house furniture and fixtures	1,161,347 88	1,175,007 50	1,140,593 47
Other real estate	696,499 33	807,729 15	654,818 49
Current expenses and taxes paid	314,041 78	316,798 82	308,899 33
Exchanges for clearing house	351,040 73	291,486 06	531,466 31
Checks and cash items	206,917 13	252,540 59	222,864 76
Cash	5,156,435 60	5,363,083 64	5,837,463 12
Due from U. S. Treasurer	175,937 44	166,537 96	155,501 41
Premiums on U. S. bonds	506,812 27	416,961 40	326,649 56
Totals	$66,051,502 97	$68,358,341 25	$70,555,261 76
Liabilities.			
Capital stock paid in	$15,674,600 00	$15,539,600 00	$15,244,600 00
Surplus fund	3,173,932 03	3,332,775 18	3,715,238 33
Undivided profits	2,589,639 53	2,715,207 61	2,359,221 33
Dividends unpaid	25,279 32	9,632 59	36,373 88
Individual deposits	35,217,989 08	36,792,399 46	38,500,510 19
United States deposits	----------	566,999 05	483,927 31
Due to banks and bankers	5,857,359 32	6,052,260 90	7,140,938 64
National bank notes outstanding	2,853,300 00	2,660,200 00	2,587,020 00
Notes and bills re-discounted	658,908 69	689,166 46	462,157 73
Bills payable	----------	100 00	23,000 00
Liabilities other than those above stated	----------	----------	2,274 38
Totals	$66,051,502 97	$68,358,341 25	$70,555,261 76

For the purpose of showing the growth of the banking business of the State for the past two years, I present herewith a comparative abstract of reports of incorporated banks, as made in December of the years 1889 and 1891.

Resources.	Ninety State banks, December 11, 1889.	One hundred and thirteen national banks, December 11, 1889.	Total, 1889.	One hundred and twenty-one State banks and three trust companies, December 2, 1891.	One hundred and six national banks, December 2, 1891.	Total, 1891.
Loans and discounts	$22,624,667 12	$45,860,178 79	$68,484,845 91	$30,543,959 76	$48,424,955 39	$78,968,915 15
Stocks, bonds and mortgages	15,645,081 54	4,716,880 60	20,361,862 14	21,308,913 14	4,231,798 69	25,540,711 83
Overdrafts	165,315 19	214,415 50	379,730 69	195,618 49	222,506 90	418,125 39
Due from reserve agents	5,182,241 12	5,273,805 17	10,456,046 29	7,481,885 31	6,942,032 64	14,423,917 95
Due from other banks and bankers	298,942 90	1,417,240 70	1,716,183 60	468,162 59	2,055,712 68	2,523,875 27
Real estate, furniture and fixtures	777,248 79	1,857,847 26	2,635,096 05	1,291,573 46	1,795,411 96	3,086,985 42
Expenses, taxes and interest paid	457,497 86	314,041 78	801,539 14	452,369 26	308,899 32	761,768 58
Due from U. S. Treasurer	----------	175,937 44	175,937 44	----------	155,501 41	155,501 41
Premiums	----------	506,812 27	506,812 27	----------	326,649 58	326,649 58
Cash	2,173,333 88	5,714,393 46	7,887,727 34	3,448,990 52	6,091,793 19	9,540,783 71
Totals	$47,354,277 90	$66,051,502 97	$113,405,780 87	$65,191,972 53	$70,555,261 76	$135,747,234 29
Liabilities.						
Capital stock paid in	$7,254,559 10	$15,674,600 00	$22,929,159 10	$9,522,420 00	$15,244,600 00	$24,767,020 00
Surplus and undivided profits	2,812,255 51	5,763,571 56	8,575,827 07	3,873,781 08	6,074,459 65	9,948,240 73
Dividends unpaid	2,571 63	25,279 32	27,850 95	2,158 87	36,373 86	38,532 73
Deposits	36,051,783 83	35,217,989 08	71,269,772 91	49,751,468 08	38,984,437 50	88,735,905 56
Due to banks and bankers	809,678 07	5,857,859 32	6,667,537 39	1,599,224 96	7,140,938 64	8,740,163 60
Bills re-discounted	386,429 76	658,903 69	1,045,333 45	891,719 61	462,157 73	853,877 34
Bills payable	37,000 00	----------	37,000 00	51,200 00	25,274 38	76,474 38
National bank notes outstanding	----------	2,853,300 00	2,853,300 00	----------	2,587,020 00	2,587,020 00
Totals	$47,354,277 90	$66,051,502 97	$113,405,780 87	$65,191,972 53	$70,555,261 76	$135,747,234 29

Four times during the year, on passed days unknown to the officers of the several banks, I have called upon them to report to me their condition as shown by their books, May 4, July 9, September 25, and December 2.

An abstract of these statements are presented herewith, and are given in detail in the succeeding pages of this report.

Resources.	May 4, one hundred and fourteen banks and two trust companies.	July 9, one hundred and seventeen banks and two trust companies.	September 25, one hundred and nineteen banks and two trust companies.	December 2, one hundred and twenty-one banks and three trust companies.
Loans and discounts	$29,279,884 18	$30,308,386 26	$30,372,794 60	$30,543,959 76
Stocks, bonds and mortgages	19,649,925 22	20,027,633 11	20,389,391 73	21,308,913 14
Overdrafts	187,524 70	179,942 38	196,631 16	195,618 49
Due from banks in reserve cities	6,288,237 98	6,517,342 52	6,997,868 82	7,481,885 31
Due from other banks and bankers	321,436 80	314,718 31	443,088 80	468,162 59
Banking house furniture and fixtures	857,922 47	873,098 86	907,212 74	941,191 77
Other real estate	310,611 74	323,328 00	341,021 09	350,381 69
Current expenses and taxes paid	228,356 61	92,498 17	211,398 02	307,386 48
Interest paid	88,240 64	41,996 83	87,258 88	145,482 78
Exchanges from clearing house	196,960 63	165,535 19	150,850 79	319,354 22
Checks and cash items	289,624 55	253,604 20	260,786 29	242,213 13
Nickels and pennies	16,480 08	14,711 29	16,713 78	15,630 83
Gold coin	671,042 36	779,382 34	737,514 08	849,656 57
Silver coin	169,394 99	208,740 56	207,042 88	215,054 78
U. S. and national bank bills	1,519,378 00	1,808,679 00	1,606,727 00	1,807,061 00
Totals	$60,174,970 90	$61,910,047 02	$63,425,800 61	$65,191,972 53
Liabilities.				
Capital stock paid in	$8,897,183 00	$9,122,240 00	$9,212,800 00	$9,522,420 00
Surplus fund	1,559,944 80	1,691,270 88	1,687,640 68	1,704,248 31
Undivided profits	1,909,874 33	1,447,713 05	1,877,685 74	2,169,532 72
Dividends unpaid	1,488 96	58,968 46	2,546 88	2,158 87
Individual deposits	9,888,880 57	10,743,077 75	11,337,726 62	11,750,841 68
Certificates of deposit	7,051,623 14	6,672,546 61	7,190,784 96	6,746,187 18
Savings deposits	28,583,405 09	29,883,687 66	29,887,760 81	31,186,303 14
Certified checks	53,701 84	64,715 23	43,824 80	37,541 35
Cashiers checks outstanding	23,814 03	39,208 41	12,361 31	30,594 71
Due to banks and bankers	1,572,840 79	1,514,570 62	1,615,949 29	1,599,224 96
Notes and bills re-discounted	608,008 28	619,382 69	482,820 02	391,719 61
Bills payable	24,256 17	52,815 66	73,900 00	51,200 00
Totals	$60,174,970 90	$61,910,047 02	$63,425,800 61	$65,191,972 53

In order to show the banking facilities of the State, and the amount of business transacted by both State and national banks during the year, I have prepared the following abstract of reports made December 2, 1891.

Resources.	One hundred and twenty-one State banks and three trust companies, Dec. 2, 1891.	One hundred and six national banks, Dec. 2, 1891.	Total.
Loans and discounts	$30,543,959 76	$48,424,955 39	$78,968,915 15
Stocks, bonds and mortgages	21,308,913 14	4,231,798 69	25,540,711 83
Overdrafts	195,618 49	222,506 90	418,125 39
Due from banks in reserve cities	7,481,885 31	6,942,032 64	14,423,917 95
Due from other banks and bankers	468,162 59	2,055,712 68	2,523,875 27
Banking house furniture and fixtures	941,191 77	1,140,593 47	2,081,785 24
Other real estate	350,381 69	654,818 49	1,005,200 18
Current expenses and taxes paid	307,386 48	308,899 32	616,285 80
Interest paid	145,482 78		145,482 78
Due from U. S. Treasurer		155,501 41	155,501 41
Premiums on U. S. bonds		326,649 58	326,649 58
Cash, checks and exchanges for clearing houses	3,448,990 52	6,091,793 19	9,540,783 71
Totals	$65,191,972 53	$70,555,261 76	$135,747,234 29
Liabilities.			
Capital stock paid in	$9,522,420 00	$15,244,600 00	$24,767,020 00
Surplus and undivided profits	3,873,781 03	6,074,459 65	9,948,240 68
Dividends unpaid	2,158 87	36,373 86	38,532 73
Deposits	49,751,468 06	38,500,510 19	88,251,978 25
U. S. deposits		483,927 31	483,927 31
National bank notes outstanding		2,587,020 00	2,587,020 00
Due to banks and bankers	1,599,224 96	7,140,933 64	8,740,163 60
Notes and bills re-discounted	391,719 61	462,157 73	853,877 34
Bills payable	51,200 00	23,000 00	74,200 00
Liabilities other than those above stated		2,274 38	2,274 38
Totals	$65,191,972 53	$70,555,261 76	$135,747,234 29

I have approved the following as reserve cities, viz.: Detroit, Grand Rapids, Saginaw, Bay City, Kalamazoo, Jackson, Muskegon, Lansing, Hillsdale, Adrian, Port Huron, Marquette, Chicago, Milwaukee, St. Paul, Minneapolis, Kansas City, Cleveland, Cincinnati, Toledo, Pittsburgh, Buffalo, Boston, Philadelphia, Washington and New York.

Sections 24 and 27 of the banking law provides that State banks may keep a portion of their reserve with banks, national or State, in cities approved by the Commissioner as reserve cities.

This has had a tendency to mass deposits in these cities, and I therefore

present herewith an abstract of the business of the banks in the four largest reserve cities in the State, viz.: Detroit, Grand Rapids, Saginaw and Bay City.

DETROIT.

Resources.	Fifteen State banks.	Eight national banks.	Total.
Loans and discounts	$12,593,890 07	$15,443,289 82	$28,037,113 89
Stocks, bonds and mortgages	14,193,993 88	997,054 20	15,191,048 02
Overdrafts	15,552 98	10,298 43	25,851 41
Due from reserve agents	4,127,934 26	2,371,396 16	6,499,330 42
Due from other banks and bankers	160,979 12	1,263,334 87	1,424,313 99
Banking house furniture and fixtures	284,156 56	116,424 49	350,581 05
Other real estate	190,063 30	178,538 88	368,602 18
Current expenses and taxes paid	119,108 80	58,266 09	177,374 89
Interest paid	15,678 44		15,678 44
Exchanges for clearing house	264,150 63	451,009 29	715,159 92
Due from U. S. Treasurer		32,606 01	32,606 01
Premiums on U. S. bonds		116,500 00	116,500 00
Cash	1,640,484 81	2,360,164 69	4,000,649 00
Totals	$33,555,982 80	$23,396,876 93	$56,954,809 23
Liabilities.			
Capital stock paid in	$3,206,500 00	$4,400,000 00	$7,606,500 00
Surplus and undivided profits	1,506,286 10	1,271,801 40	2,778,087 50
Dividends unpaid	194 87	10 00	204 87
Commercial deposits $5,601,265 36 Savings deposits 21,856,621 28	27,457,886 64	10,605,008 56	38,062,890 20
U. S. deposits		383,435 39	383,435 39
Due to banks and bankers	1,385,064 69	6,251,567 94	7,636,632 63
Notes and bills re-discounted		111,638 64	111,638 64
National bank notes outstanding		375,420 00	375,420 00
Totals	$33,555,982 80	$23,396,876 93	$56,954,809 23

GRAND RAPIDS.

Resources.	Three State banks and one trust company.	Five national banks.	Total.
Loans and discounts	$1,560,489 16	$5,816,086 39	$7,376,575 55
Stocks, bonds and mortgages	1,025,209 10	320,608 82	1,345,817 92
Overdrafts	2,637 55	14,438 34	17,075 89
Due from reserve agents	317,804 96	837,072 66	1,154,877 62
Due from other banks and bankers	83,765 13	130,407 97	214,173 10
Banking house furniture and fixtures	13,089 29	106,040 27	119,079 56
Other real estate	16,255 38	147,854 75	164,110 13
Current expenses and taxes paid	17,207 31	35,788 34	52,995 65
Interest paid	22,794 25		22,794 25
Exchanges for clearing house	10,489 16	80,457 01	90,896 17
Due from U. S. Treasurer		11,025 00	11,025 00
Premiums on U. S. bonds		35,000 00	35,000 00
Cash	61,738 69	534,214 80	595,953 49
Totals	$3,131,379 98	$8,068,994 35	$11,200,374 33
Liabilities.			
Capital stock paid in	$500,000 00	$2,200,000 00	$2,700,000 00
Surplus and undivided profits	152,979 82	597,264 78	750,244 60
Dividends unpaid	6 00	1,206 00	1,212 00
Commercial deposits $1,553,215 83 Savings deposits 925,178 33	2,478,394 16	4,410,610 96	6,889,005 12
U. S. deposits		50,491 92	50,491 92
Due to banks and bankers		579,019 32	579,019 32
Notes and bills re-discounted		32,581 37	32,581 37
National bank notes outstanding		197,820 00	197,820 00
Totals	$3,131,379 98	$8,068,994 35	$11,200,374 33

SAGINAW.

Resources.	Four State banks.	Five national banks.	Total.
Loans and discounts	$2,258,926 46	$3,456,539 76	$5,715,466 22
Stocks, bonds and mortgages	615,345 61	207,500 00	822,845 61
Overdrafts	3,341 71	8,971 16	12,312 87
Due from reserve agents	497,073 78	440,008 41	937,082 19
Due from other banks and bankers	6,258 88	35,778 62	42,037 00
Banking house furniture and fixtures	82,796 45	47,500 00	130.296 45
Other real estate	1,000 00		1,000 00
Current expenses and taxes paid	10,753 94	22,137 88	32,891 82
Interest paid	1,461 68		1,461 68
Exchanges for clearing house	5,154 03	7,032 67	12,186 70
Due from U. S. Treasurer		9,542 50	9,542 50
Premiums on U. S. bonds		14,500 00	14,500 00
Cash	77,342 32	242,745 19	320,087 51
Totals	$3,559,454 36	$4,492,256 19	$8,051,710 55
Liabilities.			
Capital stock paid in	$400,000 00	$950,000 00	$1,350,000 00
Surplus and undivided profits	205,284 43	624,912 96	830,197 39
Commercial deposits $1,085,592 70 / Savings deposits 1,756,071 99	2,841,664 69	2,514,798 02	5,356,462 71
Due to banks and bankers	100,440 42	118,672 37	219,112 79
Notes and bills re-discounted	12,064 82	117,082 84	129,147 66
National bank notes outstanding		166,790 00	166,790 00
Totals	$3,559,454 36	$4,492,256 19	$8,051,710 55

BAY CITY.

Resources.	Five State banks.	Two national banks.	Total.
Loans and discounts	$1,715,493 98	$1,427,364 00	$3,142,857 98
Stocks, bonds and mortgages	336,758 07	100,800 00	437,558 07
Overdrafts	13,958 04	577 31	14,535 35
Due from reserve agents	192,043 16	127,034 98	319,078 14
Due from other banks and bankers	18,106 08	38,891 67	56,997 75
Banking house furniture and fixtures	19,028 20	37,500 00	56,528 20
Other real estate	15,301 29	3,573 50	18,874 79
Current expenses and taxes paid	24,369 94	10,308 06	34,678 00
Interest paid	5,222 68		5,222 68
Exchanges for clearing house	14,949 83	5,665 95	20,615 78
Due from U. S. Treasurer		5,450 00	5,450 00
Premiums on U. S. bonds		6,000 00	6,000 00
Cash	113,380 02	90,897 82	204,277 84
Totals	$2,468,611 29	$1,854,063 29	$4,322,674 58
Liabilities.			
Capital stock paid in	$400,000 00	$450,000 00	$850,000 00
Surplus and undivided profits	255,171 96	242,541 56	497,713 52
Dividends unpaid	6 00	9,085 00	9,091 00
Commercial deposits $856,092 52 Savings deposits 772,459 45	1,628,551 97	968,387 69	2,596,939 66
Due to banks and bankers	13,357 13	80,606 37	93,963 50
Notes and bills re-discounted	171,524 23	13,442 67	184,966 90
National bank notes outstanding		90,000 00	90,000 00
Totals	$2,468,611 29	$1,854,063 29	$4,322,674 58

The expenses of this department for the year ending December 31, 1891 were $8,267.46, and are made up of the following items:

Salary of T. C. Sherwood, Commissioner	$2,500 00
Salary of E. A. Sunderlin, Deputy Commissioner	1,883 34
Salary of L. M. Sherwood, Chief Clerk	1,200 00
Salary of extra clerk	100 00
Expenses incurred in examination of banks	1,972 80
Printing, postage, stationery, etc.	611 32

This department has become nearly self supporting, as the fees received during the year amount to $6,393.44, which is one hundredth part of one per cent of the gross amount of the assets of each bank at the time the examination was made.

The following is a list of the banks examined, and the amount paid by each, which has been deposited with the State Treasurer, in accordance with section 40 of the banking law.

List of banks examined.

Name of bank.	Location.	Amount.
Charlevoix Savings Bank	Charlevoix	$10 00
State Bank of Saint Johns	Saint Johns	20 57
People's Savings Bank	Detroit	682 44
Wayne County Savings Bank	Detroit	558 19
Lowell State Bank	Lowell	10 91
Genesee County Savings Bank	Flint	59 15
Milford State Bank	Milford	
People's Savings Bank	Lansing	10 00
Hastings City Bank	Hastings	18 18
Farmers and Merchants' Bank	Nashville	12 05
Central Savings Bank	Detroit	49 68
First State and Savings Bank	Holly	15 65
State Bank	Fenton	14 09
Belding Savings Bank	Belding	13 47
Ionia County Savings Bank	Ionia	31 95
Michigan State Bank	Eaton Rapids	16 02
People's Bank	Leslie	11 69
First State and Savings Bank	Mason	10 73
Home Savings Bank	Detroit	90 02
Gratiot County Savings Bank	Alma	10 00
Commercial Savings Bank	St. Louis	10 00
Commercial Bank	Mt. Pleasant	11 36
People's Savings Bank	Mt. Pleasant	11 47
Lake Odessa Savings Bank	Lake Odessa	10 00
Kalamazoo Savings Bank	Kalamazoo	66 21
Oxford Savings Bank	Oxford	10 00
Pioneer Bank	North Branch	10 00
Lapeer County Bank	Imlay City	16 64
First State and Savings Bank	Howell	12 01
Farmers' Bank	Mason	25 53
Williamston State Bank	Williamston	10 64
Oceana County Savings Bank	Hart	13 14
Whitehall State Savings Bank	Whitehall	18 59
Muskegon Savings Bank	Muskegon	29 69
Holland City State Bank	Holland	10 73
First State Bank	Holland	12 47
Manistique Bank	Manistique	19 53
Marquette County Savings Bank	Marquette	39 98
Superior Savings Banks	Hancock	27 96
Merchants and Miner's Bank	Calumet	59 09

List of banks examined.—CONTINUED.

Name of bank.	Location.	Amount.
Peninsula Bank	Ishpeming	$25 55
Sault Savings Bank, Loan and Trust Co.	Sault St. Marie	13 60
Citizens' State Bank	Au Sable	10 00
Iosco County Savings Bank	Oscoda	22 96
Tawas State Savings Bank	East Tawas	10 00
Bay County Savings Bank	Bay City	40 28
Commercial Bank	Bay City	48 78
First State Bank	Petoskey	10 00
Commercial Bank	Port Huron	89 72
Port Huron Savings Bank	Port Huron	68 64
St. Clair County Savings Bank	Port Huron	13 50
Michigan Savings Bank	Detroit	146 39
City Savings Bank	Detroit	101 32
Commercial Savings Bank	St. Clair	17 04
First State Savings Bank	Marine City	10 00
Marine Savings Bank	Marine City	10 00
First State Savings Bank	Three Rivers	10 00
Clare County Savings Bank	Clare	10 00
Detroit River Savings Bank	Detroit	28 62
Owosso Savings Bank	Owosso	26 21
State Bank	Midland	13 08
Midland County Savings Bank	Midland	10 00
Clinton County Savings Bank	St. Johns	16 96
Farmers and Merchants' Bank	Benton Harbor	24 89
Union Banking Company	St. Joseph	26 88
First State Bank	South Haven	21 63
West Michigan Savings Bank	Bangor	10 00
Paw Paw Savings Bank	Paw Paw	12 80
Commercial Savings Bank	Ludington	11 68
Mt. Clemens Savings Bank	Mt. Clemens	51 54
Farmers' Bank	Grass Lake	10 35
Farmers and Mechanics' Bank	Ann Arbor	42 50
Ann Arbor Savings Bank	Ann Arbor	83 28
Ypsilanti Savings Bank	Ypsilanti	31 47
Peoples' Bank	Manchester	14 32
Commercial Savings Bank	Adrian	54 11
Lenawee County Savings Bank	Adrian	67 18
Farmers' Bank	Concord	10 00
Citizens' Commercial and Savings Bank	Flint	47 94
State Bank	Carson City	12 52
Mecosta County Savings Bank	Big Rapids	10 62

List of banks examined.—CONTINUED.

Name of bank.	Location.	Amount.
Montcalm County Saving Bank	Stanton	$10 00
Citizens' Savings Bank	Detroit	146 94
Mechanic's Bank	Detroit	118 09
State Savings Bank	Detroit	272 80
Bay City Bank	Bay City	93 81
Lumberman's State Bank	West Bay City	42 88
People's Savings Bank	West Bay City	15 22
Savings Bank of East Saginaw	Saginaw	143 67
Hillsdale Savings Bank	Hillsdale	31 10
First State Bank	Hillsdale	15 29
State Bank	Reading	10 85
Branch County Savings Bank	Coldwater	21 70
State Bank	White Pigeon	10 00
People's Savings Bank	Grand Rapids	38 06
Kent County Savings Bank	Grand Rapids	99 99
Michigan Trust Company	Grand Rapids	54 45
Grand Rapids Savings Bank	Grand Rapids	121 71
State Bank	Middleville	10 00
Union Bank	Jackson	83 85
Jackson City Bank	Jackson	78 83
First State Bank	Decatur	12 20
City Bank	Dowagiac	23 42
People's Savings Bank	Saginaw	50 52
Bank of Saginaw	Saginaw	109 37
Saginaw County Savings Bank	Saginaw	41 49
City Bank	Battle Creek	64 72
Ingham County Savings Bank	Lansing	37 27
Dime Savings Bank	Detroit	122 92
American Banking and Savings Association	Detroit	134 11
German American Bank	Detroit	112 66
Peninsular Savings Bank	Detroit	183 46
Detroit Savings Bank	Detroit	514 54
Central Michigan Savings Bank	Lansing	84 20
Grosvenor Savings Bank	Jonesville	10 00
Manistee County Savings Bank	Manistee	10 00
State Savings Bank	Lapeer	10 00
Newberry Savings Bank	Newberry	10 00
Shiawassee County Bank	Durand	10 00
American Commercial and Savings Bank	Saginaw	10 00
First State and Savings Bank	Flushing	10 00
First State and Savings Bank	Niles	10 00

List of banks examined.—CONCLUUED.

Name of bank.	Location.	Amount.
Wyandotte Savings Bank	Wyandotte	$27 58
Chelsea Savings Bank	Chelsea	22 18
Wayne Savings Bank	Wayne	10 00
Farmers and Merchants' Bank	Milan	10 00
Plymouth Savings Bank	Plymouth	17 82
First State Bank of Homer	Homer	10 00

SHAREHOLDERS.

From the report of December 2 you will see that the capital of the one hundred and twenty-four State banks was $9,522,420.

This capital is owned by 4,234 shareholders and is divided as follows:

1,210 owning $500 and less.
1,217 owning more than $500, up to and including $1,000.
687 owning more than $1,000, up to and including $2,000.
336 owning more than $2,000, up to and including $3,000.
127 owning more than $3,000, up to and including $4,000.
281 owning more than $4,000, up to and including $5,000.
376 owning more than $5,000.

The above table shows that 2,427 or more than half of the total number of shareholders own $1,000 or less, of the stock of the Michigan State banks, showing that the stock is widely distributed, and evidently held by persons of small means.

SAVINGS BANKS.

Of the one hundred and nineteen banks reporting Sept. 25, eighty-two were savings banks or banks with savings departments.

These reported on that day their savings deposits as $29,887,760.81, and the number of savings depositors as 150,326. The average rate of interest paid these depositors was 3 and 77-100 per cent.

NATIONAL BANKS.

The Commissioner finds himself under obligations to Hon. Austin E. Wing, National Bank Examiner for this State, for assistance rendered and valuable information furnished, in regard to certain national banks, with which State banks were closely connected.

Without the information so obtainted it would have been difficult to have had as complete a knowledge of the condition of the several State banks as this department desires.

In this connection I will also state that in order to give an intelligent and complete report of the banking business of the State, I have in the succeeding pages given a detailed report of the different national banks of the State, as furnished this department, September 25, and December 2, 1891.

This is done for the reason that many national banks are the reserve

agents for State banks, and therefore it is necessary that their condition be known to this department, as well as to the banks who deposit with them their reserve.

EXAMINATIONS.

I would also call your attention to a fact, which seems not to be clearly understood by the general public, and that is, the duties of an examiner. In no sense is he a detective, nor is he required by law to do detective work. His duties are explicitly defined in section 39 of the banking law, viz.:

"It shall be the duty of the Commissioner of the banking department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law."

From this section it will be seen that the examiner's duties are to ascertain if the bank is solvent, and if its business is conducted in the manner prescribed by law.

In the line of his duty the examiner often finds certain irregularities that have not been discovered by the officers or directors—whose duty it is to look after the affairs of the institution they represent—but this is incidental to, rather than the motive prompting an examination, the primary object of which is to ascertain if the bank is transacting its business in accordance with the provisions of law, and nowhere is he required to detect criminals, or determine the quality of securities, which duty properly belongs to the board of directors.

It would be unreasonable to expect anything more from an examiner, whose visit at a bank seldom exceeds three or four days each year, which is too short a time to examine into the genuineness or quality of the securities or to study the character and habits of the employés of the Bank.

PRIVATE BANKS.

In my report of last year, I asked that a law be enacted preventing private bankers using the word "bank" or advertising themselves under a corporate name or title.

I would again call attention to this matter and I am satisfied that no reasonable objection can be urged against the adoption of a law that simply compels private banks to use a corporate name instead of an individual or firm name in their business. Private bankers who use a corporate name certainly advertise their doubts of the sufficiency of their individual or firm names in building up a business.

It has been suggested that a separate law governing private bankers be enacted. While such a law might have its advantages, I am inclined to think that with two State banking laws, each granting privileges to one

banker that were denied to another would create confusion and work greater evils than those sought to be corrected.

BUILDING AND LOAN ASSOCIATIONS.

I have repeatedly urged that building and loan associations be under State supervision. Although they are all incorporated under one law, there are hardly any two who are doing business alike, and we have reason to believe that some have not complied with the law in their incorporation or in the management of their business.

These may successfully carry out all their promises without supervision, but it is a doubtful experiment and one the State can hardly afford to try.

Where the opposition is strong and the competition sharp, temptation to take chances and try experiments is so great, I fear for the result.

While supervision will not prevent the failure of mismanaged associations, it can provide for uniformity of business methods in the conduct of the business and, what is of more importance, see that the associations are incorporated in accordance with law.

I fail to see the value of a building and loan association law, unless there is some one to whom those incorporating under it are accountable for any infringement or infraction of its provisions.

CONCLUSION.

In concluding this report I desire to acknowledge the efficient services of deputy and clerks, who have labored with me to make successful the department charged with the execution of the banking law.

There perhaps is no department in the State where the duties are so onerous as those of the banking department. With nearly one hundred and thirty banking institutions located in different parts of the State, with diversity of interests, and varied management, many situations arise that are not clearly defined by law, which require the most delicate consideration.

There is no business so sensitive as the banking business. It is built up and operated principally on the faith or confidence one person has in another. As each bank is dependent on other banks for the successful transaction of business, it requires constant attention, and the exercise of the best judgment in the rulings made, and a hasty, injudicious or over officious act of this department might easily precipitate a run on one bank, which, being transferred to others, result in a panic which would paralyze every business interest in Michigan.

The banking business is so closely allied with other business interests, and the machinery of each so delicately adjusted, that the least friction in the one class is sure to affect the other.

The change from the old system of banking, which was without any clearly defined restrictions, to the new system with its limitations and necessary supervision, has been accomplished without creating financial disturbances or business uneasiness, and is a matter of gratulation, and the Commissioner has reason to believe that the same was accomplished by, and his thanks are due to the officers of the different banks of the State for their prompt and hearty acquiescence in the requirements of law, and the requests and rulings of this department.

THEODORE C. SHERWOOD,
Commissioner of the State Banking Department.

REPORTS

OF THE

STATE BANKS AND TRUST COMPANIES

As made to the Commissioner of the State Banking Department

MAY 4, JULY 9, SEPTEMBER 25, AND DECEMBER 2

1891

No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President;* S. HOWELL, *Vice President and Cashier;* A. BENNETT, *Secretary.*

DIRECTORS—W. J. Cocker, Seymour Howell, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$157,180 75	$182,710 78	$187,783 61	$140,670 65
Stocks, bonds and mortgages	289,901 46	301,231 17	304,619 74	309,270 44
Overdrafts	3,734 00	332 78	25 05	894 36
Due from banks in reserve cities	79,091 22	92,648 00	53,614 55	42,559 39
Due from other banks and bankers	9,446 56	6,642 20	6,536 85	6,606 18
Banking house				
Furniture and fixtures	2,536 93	2,536 93	2,526 93	2,526 93
Other real estate				
Current expenses and taxes paid	4,612 95	380 24	1,268 59	2,693 29
Interest paid	6,862 16	8,487 61	8,804 07	8,033 91
Exchanges for clearing house				
Checks and cash items	787 16	1,094 65	1,081 10	796 05
Nickels and pennies	39 64	156 81	136 88	105 88
Gold coin	9,000 00	9,611 00	5,597 00	5,465 00
Silver coin	1,652 70	1,565 75	1,230 00	1,886 25
U. S. and national bank notes	15,500 00	16,586 00	19,298 00	20,242 00
Totals	$580,345 53	$569,033 92	$537,472 32	$541,751 78
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	28,042 34	17,358 66	22,540 28	27,566 32
Dividends unpaid				
Individual deposits, subject to check	147,088 11	150,807 19	112,748 97	94,137 46
Certificates of deposit	75,544 21	76,162 68	73,884 04	66,507 80
Savings deposits	249,670 87	244,710 39	248,299 03	245,083 50
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				3,456 70
Notes and bills re-discounted				25,000 00
Bills payable				
Totals	$580,345 53	$569,033 92	$537,472 32	$541,751 78

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

J. R. BENNETT, *President*; H. V. C. HART, *Vice President and Cashier*; C. D. HARDY, *Assistant Cashier*.

DIRECTORS—Joseph R. Bennett, Jno. A. Severens, Clinton D. Hardy, Herman V. C. Hart, Wm. S. Wilcox.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$33,983 32	$33,374 88	$45,120 23	$40,412 23
Stocks, bonds and mortgages	494,681 72	503,006 72	502,391 72	512,208 72
Overdrafts	80 22	607 90	242 07	185 72
Due from banks in reserve cities	90,035 47	89,608 61	76,865 07	97,983 49
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate	2,217 26	2,071 25	487 10	1,259 55
Current expenses and taxes paid	2,514 99	3,538 63	4,505 03	6,109 89
Interest paid	346 59	7,171 79	7,388 05	14,512 14
Exchanges for clearing house				
Checks and cash items	974 18	241 11	449 07	154 47
Nickels and pennies				
Gold coin	8,342 50	4,250 00	5,277 50	5,700 00
Silver coin	659 67	895 41	573 49	995 78
U. S. and national bank notes	23,306 00	10,643 00	26,399 00	9,382 00
Totals	$663,141 92	$655,404 30	$669,498 33	$688,903 99
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	17,592 67	23,522 57	27,278 39	34,919 84
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits	533,461 61	521,701 56	529,994 37	540,422 85
Certified checks				
Cashier's checks outstanding	1,087 64	180 17	2,225 57	3,561 30
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$663,141 92	$655,404 30	$669,498 33	$688,903 99

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869. Re-organized December 9, 1889.

CHRISTIAN MACK, *President;* WM. D. HARRIMAN, *Vice President;* CHAS. E. HISCOCK, *Cashier.*

DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, Willard B Smith, L. Gruner.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$431,333 71	$420,243 21	$438,196 08	$428,646 64
Stocks, bonds and mortgages	244,816 24	262,619 61	268,734 74	266,684 80
Overdrafts	10,642 26	14,290 99	8,908 78	13,990 81
Due from banks in reserve cities	101,140 90	93,020 18	74,801 59	103,074 16
Due from other banks and bankers	1,785 83	1,131 66	8,823 68	18,205 83
Banking house				
Furniture and fixtures	1,930 85	1,930 85	1,930 85	1,930 85
Other real estate				
Current expenses and taxes paid	2,288 15	21 40	1,119 71	3,044 15
Interest paid				
Exchanges for clearing house			144 90	
Checks and cash items	229 80	274 25		137 73
Nickels and pennies	141 53	79 37	102 38	158 56
Gold coin	15,000 00	15,000 00	15,000 00	17,500 00
Silver coin	2,800 00	2,200 00	1,500 00	1,100 00
U. S. and national bank notes	15,958 00	8,884 00	15,662 00	20,247 00
Totals	$827,567 27	$819,195 47	$834,924 51	$874,720 47
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	33,389 97	28,806 12	37,265 82	43,173 91
Dividends unpaid	856 00	844 00	159 00	492 00
Individual deposits, subject to check	159,786 82	139,417 82	138,302 26	160,021 64
Certificates of deposit	28,548 58	28,106 58	26,196 58	34,034 58
Savings deposits	455,535 90	469,937 04	483,000 85	485,782 50
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		2,083 91		1,215 84
Notes and bills re-discounted				
Bills payable				
Totals	$827,567 27	$819,195 47	$834,924 51	$874,720 47

No. 26.

FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

REUBEN KEMPF, *President*; EDWARD DUFFY, *Vice President*; FREDERICK H. BELSER, *Cashier*.

DIRECTORS—Edward Duffy, Wm. C. Stevens, Chas. E. Green, Ambrose Kearney, W. F. Breakey, D. F. Schairer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$244,507 27	$268,796 58	$277,346 75	$284,308 99
Stocks, bonds and Mortgages	73,191 07	75,081 07	87,746 07	90,921 07
Overdrafts	2,460 96	2,565 08	2,691 99	3,720 70
Due from banks in reserve cities	29,426 49	32,811 10	26,782 64	32,752 30
Due from other banks and bankers	4,854 50	4,647 67	4,669 50	2,023 75
Banking house				
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate				
Current expenses and taxes paid	1,642 37	20 00	776 19	1,659 86
Interest paid	2,884 22	380 68	1,520 83	3,094 36
Exchanges for clearing house				
Checks and cash items	816 78	2,699 51	1,050 01	1,019 45
Nickels and pennies	53 49	39 44	221 26	382 65
Gold coin	7,712 20	7,590 00	5,717 10	6,125 00
Silver coin	1,554 15	1,966 10	1,269 80	1,343 65
U. S. and national bank notes	10,415 00	12,899 00	10,495 00	10,980 00
Totals	$392,468 50	$413,496 18	$423,587 14	$441,276 78
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	11,612 74	7,722 80	12,059 58	16,259 10
Dividends unpaid	30 00	1,500 00		
Individual deposits, subject to check	120,970 51	143,117 27	118,616 50	130,104 54
Certificates of deposit	143,763 50	147,832 08	177,685 59	184,139 99
Savings deposits	56,191 75	53,313 03	51,816 66	48,814 62
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			3,408 81	1,958 53
Notes and bills re-discounted				
Bills payable				
Totals	$392,468 50	$413,496 18	$423,587 14	$441,276 78

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

CHAS. J. MONROE, *President;* A. CHAPMAN, *Vice President;* A. B. CHASE, *Cashier;* GEO. CHAPMAN, *Assistant Cashier.*

DIRECTORS—Chas. J. Monroe, Alvin Chapman, J. E. Ferguson, David K. Charles, T. A. Bixby, J. G Miller, Geo. Chapman, Wm. Bradwell, Anson Goss, N. W. Drake.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$25,580 89	$26,124 08	$26,408 72	$24,003 91
Stocks, bonds and mortgages	14,415 86	14,240 86	14,358 86	13,983 86
Overdrafts		80 13	449 10	35 93
Due from banks in reserve cities	15,446 51	9,264 43	9,869 44	11,890 00
Due from other banks and bankers		224 49		171 36
Banking house				
Furniture and fixtures	326 90	326 90	326 90	328 40
Other real estate	2,150 00	2,150 00	2,150 00	2,150 00
Current expenses and taxes paid	1,035 03	250 32	573 31	1,042 73
Interest paid	290 47	116 32	242 09	358 58
Exchanges for clearing house				
Checks and cash items		297 24	60 09	249 95
Nickels and pennies	60 53	36 55	20 65	7 15
Gold coin	1,000 00	800 00	500 00	900 00
Silver coin	949 20	800 00	500 00	1,070 00
U. S. and national bank notes	2,450 00	2,300 00	2,200 00	4,500 00
Totals	$63,694 89	$56,961 32	$57,659 16	$60,191 87
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	110 00	210 00	210 00	210 00
Undivided profits	1,836 18	220 68	1,123 31	2,064 98
Dividends unpaid				
Individual deposits, subject to check	14,870 24	11,448 63	10,305 82	9,167 05
Certificates of deposit	3,404 75	2,919 58	3,136 58	4,213 86
Savings deposits	18,310 56	17,162 43	17,632 83	19,515 98
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	163 06		260 62	
Notes and bills re-discounted				
Bills payable				
Totals	$63,694 89	$56,961 32	$57,659 16	$60,191 87

No. 93,

CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President;* RALDON P. KINGMAN, *Vice President;* FREDERICK A. ALLWARDT, *Cashier.*

DIRECTORS—Willard H. Eldred, Richmond Kingman, Rodolphus Sanderson, Simon H. Morley, Joseph M. Ward, Raldon P. Kingman, Nelson Eldred.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$450,821 52	$449,587 91	$436,435 56	$456,528 35
Stocks, bonds and mortgages	80,452 14	76,367 14	84,217 14	84,667 14
Overdrafts	3,134 47	1,968 93	3,135 88	3,385 00
Due from banks in reserve cities	69,108 79	47,321 52	75,547 51	53,890 01
Due from other banks and bankers	8,581 22	3,687 98	2,915 56	1,906 05
Banking house				
Furniture and fixtures	2,800 00	2,800 00	2,800 00	2,800 00
Other real estate	6,486 15	7,146 90	7,146 90	7,146 90
Current expenses and taxes paid	1,485 57	8 40	757 80	1,780 17
Interest paid				
Exchanges for clearing house				
Checks and cash items	1,054 24	945 33	1,052 00	198 67
Nickels and pennies	67 33	38 39	17 55	92 49
Gold coin	3,480 50	5,177 50	1,979 50	168 40
Silver coin	1,709 50	3,769 75	1,003 10	2,709 40
U. S. and national bank notes	15,531 00	14,037 00	18,586 00	13,257 00
Totals	$649,707 43	$612,876 70	$635,594 50	$627,819 58
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	54,348 35	54,533 86	54,533 86	54,533 86
Undivided profits	5,959 12	327 88	4,332 67	6,001 37
Dividends unpaid				
Individual deposits, subject to check	104,668 22	75,981 74	103,197 82	107,125 53
Certificates of deposit	39,031 11	25,351 25	29,187 23	27,019 33
Savings deposits	396,700 63	406,231 97	394,352 92	383,139 49
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$649,707 43	$612,876 70	$635,594 50	$627,819 58

No. 30.

THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

H. N. WATROUS, *President;* C. C. WHITNEY, *Vice President;* W. O. CLIFT, *Cashier.*

DIRECTORS—H. N. Watrous, C. C. Whitney, C. B. Chatfield, W. H. Miller, G. K. Jackson, Thos. A. E. Weadock, C. R. Hawley, L. E. Noyes, W. O. Clift.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$368,825 13	$376,239 88	$373,208 72	$398,440 54
Stocks, bonds and mortgages	500 00	500 00	500 00	500 00
Overdrafts	1,970 86	1,239 66	1,848 75	2,067 41
Due from banks in reserve cities	15,091 47	12,287 93	43,352 27	59,517 69
Due from other banks and bankers	10,905 64	15,431 00	20,007 04	16,622 45
Banking house				
Furniture and fixtures	5,267 82	5,267 82	5,267 82	5,267 82
Other real estate				
Current expenses and taxes paid	4,677 35	968 90	2,566 65	7,041 26
Interest paid				
Exchanges from clearing house	2,345 05	2,851 00	1,277 66	5,395 98
Checks and cash items	510 85	160 51	460 00	160 50
Nickels and pennies	160 58	150 03	89 38	275 12
Gold coin	2,687 50	6,175 00	3,635 00	1,340 00
Silver coin	1,891 00	2,403 85	1,807 00	2,979 00
U. S. and national bank notes	11,156 00	15,714 00	14,528 00	15,152 60
Totals	$425,989 25	$439,384 58	$468,543 29	$514,759 77
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	24,000 00	24,000 00	24,000 00
Undivided profits	6,825 24	844 38	4,769 41	9,531 06
Dividends unpaid				
Individual deposits, subject to check	106,344 56	128,891 19	186,968 58	285,646 74
Certificates of deposit	30,541 31	30,965 09	35,525 92	43,219 30
Savings deposits	40,806 64	35,987 62	44,608 28	40,939 02
Certified checks	7 67	328 64	21 34	16 34
Cashier's checks outstanding	791 08			2,450 00
Due to banks and bankers	4,521 76	7,519 74	1,739 10	2,332 05
Notes and bills re-discounted	116,150 99	110,847 92	70,910 66	6,625 26
Bills payable				
Totals	$425,989 25	$439,384 58	$468,543 29	$514,759 77

No. 63.

BAY CITY BANK, BAY CITY.

Organized September 1, 1871.

WM. PETER, *President;* J. WENTWORTH, *Vice President;* GEO. H. YOUNG, *Cashier;* H. C. MOULTHROP, *Assistant Cashier.*

DIRECTORS—James McKeon, George H. Young, A. McDonell, Justin Wentworth, Chas. E. Young William Peter, F. W. Wheeler.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$578,485 39	$612,538 46	$600,611 00	$612,590 21
Stocks, bonds and mortgages	171,015 08	175,951 58	177,886 48	171,422 57
Overdrafts	1,753 18	1,499 07	1,377 66	1,960 36
Due from banks in reserve cities	47,134 71	52,388 92	45,849 98	43,329 59
Due from other banks and bankers	863 65	3,372 32	5,746 92	1,488 63
Banking house				
Furniture and fixtures	3,500 00	6,000 00	6,000 00	6,000 00
Other real estate	12,600 00	13,350 00	13,350 00	12,950 00
Current expenses and taxes paid	6,675 39	694 20	5,599 98	11,584 25
Interest paid	7,471 78	175 96	2,394 74	3,062 35
Exchanges for clearing house	1,579 50	3,112 52	4,548 71	8,613 08
Checks and cash items	9,117 92	10,746 98	5,210 00	4,076 00
Nickels and pennies	612 26	807 84	169 78	312 68
Gold coin	13,565 00	12,600 00	9,702 50	9,963 00
Silver coin	3,457 55	3,524 00	4,165 70	5,271 65
U. S. and national bank notes	29,322 00	29,973 00	31,244 00	35,420 00
Totals	$892,153 36	$936,964 85	$913,807 40	$928,139 37
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	46,674 14	34,494 58	44,310 40	52,470 15
Dividends unpaid		320 00		
Individual deposits, subject to check	178,028 72	204,588 17	158,717 53	144,255 22
Certificates of deposit	71,674 17	69,679 17	84,083 17	69,011 17
Savings deposits	327,006 59	380,551 48	383,596 42	350,467 37
Certified checks	13,782 96	1,442 72	3,936 19	736 89
Cashier's checks outstanding				
Due to banks and bankers	5,835 44	7,167 59	7,077 12	11,025 08
Notes and bills re-discounted	49,151 34	88,785 14	87,086 57	100,172 99
Bills payable				
Totals	$892,153 36	$936,964 85	$913,807 40	$928,139 37

No. 43.

BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President;* G. HENRY SHEARER, *Vice President;* JOHN MULHOLLAND, *Treasurer.*

DIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry Shearer, Thomas Cranage, Gustavus Hine.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$231,862 83	$220,825 80	$240,434 58	$258,927 48
Stocks, bonds and mortgages	112,319 20	110,835 97	105,705 97	106,655 97
Overdrafts	88 43	256 81	110 99	52 95
Due from banks in reserve cities	46,121 56	49,287 49	50,285 43	48,315 99
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,857 60	1,600 00	1,600 00	1,600 00
Other real estate	2,351 29	2,351 29	2,351 29	2,351 29
Current expenses and taxes paid	2,529 91		992 71	3,391 00
Interest paid	291 75	7 51	151 54	271 65
Exchanges for clearing house	423 06	2,187 10	2,445 31	940 77
Checks and cash items			17 39	26 52
Nickels and pennies	80 00	95 68	50 06	90 09
Gold coin	250 00		260 00	
Silver coin	700 00	1,134 00	691 00	1,170 00
U. S. and national bank notes	5,725 00	5,023 00	3,994 00	5,132 00
Totals	$404,595 73	$393,604 65	$409,090 27	$428,925 62
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	11,723 46	7,544 55	12,634 79	18,483 06
Dividends unpaid		565 00		
Individual deposits, subject to check	86,646 08	89,610 07	48,378 32	37,933 63
Certificates of deposit	19,431 43	17,633 70	20,035 41	23,191 91
Savings deposits	263,794 76	258,251 33	258,041 75	279,317 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	3,000 00			
Bills payable				
Totals	$404,595 73	$393,604 65	$409,090 27	$428,925 62

No. 2.

BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; FRANK R. CHASE, *Vice President*; C. E. HILLS, *Cashier*.

DIRECTORS—A. N. Belding, C. E. Hills, Frank R. Chase, J. M. Earle, H. J. Leonard.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$97,615 58	$106,792 33	$117,780 29	$94,200 67
Stocks, bonds and mortgages				
Overdrafts	70 80	1,525 82	3,151 90	3,385 59
Due from banks in reserve cities	23,094 98	24,996 68	12,389 98	11,419 59
Due from other banks and bankers	671 38	649 82		896 62
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,333 35	1,333 35	1,333 35	1,333 35
Other real estate				
Current expenses and taxes paid	685 58	10 80	489 19	1,098 21
Interest paid	467 83	52 78	444 87	847 06
Exchanges for clearing house				
Checks and cash items	651 11	158 20	1,356 54	5,392 69
Nickels and pennies	1 97	53 08	12 91	15 42
Gold coin	2,511 00	1,623 50	166 00	626 00
Silver coin	738 50	700 00	250 00	960 75
U. S. and national bank notes	3,924 00	7,961 00	3,681 00	4,987 00
Totals	$134,711 03	$149,875 81	$145,506 03	$129,157 94
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	6,250 00	6,250 00	6,250 00
Undivided profits	3,671 34	2,520 32	4,788 45	5,692 50
Dividends unpaid				
Individual deposits, subject to check	31,059 79	38,715 49	25,874 43	27,409 24
Certificates of deposit	69,299 50	77,098 00	76,996 69	58,216 89
Savings deposits				
Certified checks	170 00	297 00	490 00	
Cashier's checks outstanding				
Due to banks and bankers	510 40		1,106 46	
Notes and bills re-discounted				6,589 31
Bills payable			5,000 00	
Totals	$134,711 03	$149,875 81	$145,506 03	$129,157 94

No. 76.

FARMERS AND MERCHANTS' BANK, BENTON HARBOR.

Organized February 20, 1888.

I. W. CONKEY, *President;* JNO. ROBINSON, *Vice President;* CHARLES FOSTER, *Cashier;* FRED HOLLISTER, *Assistant Cashier.*

DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, D. J. Cullinine, Edward Brant, R. H. Sherwood, Samuel McGingon, I. W. Conkey, Jno. Robinson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$129,788 22	$142,342 65	$164,981 13	$175,884 29
Stocks, bonds and mortgages				
Overdrafts	1,860 09	2,029 78	2,647 18	1,800 60
Due from banks in reserve cities	37,051 55	46,822 71	67,100 13	19,049 67
Due from other banks and bankers	151 28	4,289 09	407 86	2,171 09
Banking house	4,235 50	4,235 50	4,235 50	4,235 50
Furniture and fixtures	3,245 30	3,245 30	3,245 30	3,245 30
Other real estate				
Current expenses and taxes paid	1,311 52	396 32	1,188 48	2,150 33
Interest paid				
Exchanges for clearing house				
Checks and cash items	752 05	2,408 02	2,362 25	1,663 16
Nickels and pennies	254 00	60 00	85 00	250 05
Gold coin	2,000 00	3,500 00	4,000 00	7,500 00
Silver coin	4,977 45	4,867 40	3,917 00	4,125 50
U. S. and national bank notes	17,902 00	18,450 00	13,650 00	20,150 00
Totals	$203,528 96	$232,596 77	$267,819 78	$242,225 49
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	12,000 00	16,000 00	16,000 00	16,000 00
Undivided profits	4,959 60	1,542 31	4,877 36	7,708 18
Dividends unpaid				
Individual deposits, subject to check	93,173 55	121,815 77	134,265 85	112,064 70
Certificates of deposit	42,792 74	43,238 69	62,099 58	56,452 61
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	603 07		576 99	
Notes and bills re-discounted				
Bills payable				
Totals	$203,528 96	$232,596 77	$267,819 78	$242,225 49

No. 33.

MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 16, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.

DIRECTORS—Douglas Roben, R. A. Moon, N. H. Beebe, D. Hamilton, E. C. Morris, D. F. Comstock, H. Goldstein, C. W. Comstock, Samuel Wildberg.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$58,501 66	$63,131 94	$59,041 42	$66,398 86
Stocks, bonds and mortgages	30,091 66	30,766 66	30,148 33	31,158 33
Overdrafts				
Due from banks in reserve cities	11,664 41	6,806 51	9,400 23	5,247 22
Due from other banks and bankers	40 00		200 00	32 22
Banking house				
Furniture and fixtures	175 00	175 00	175 00	175 00
Other real estate				
Current expenses and taxes paid	589 64	1 85	266 25	630 87
Interest paid	361 21	420 05	509 22	558 99
Exchanges for clearing house				
Checks and cash items	641 49	971 95	562 08	696 85
Nickels and pennies	31 97	79 02	77 77	81 80
Gold coin	2,125 00	1,505 00	1,760 00	2,375 00
Silver coin	1,041 75	1,020 25	818 50	1,093 05
U. S. and national bank notes	2,986 00	1,137 00	975 00	2,950 00
Totals	$108,199 79	$106,015 23	$103,983 80	$111,378 20
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	300 00	500 00	500 00	500 00
Undivided profits	2,308 10	376 45	1,511 76	2,703 24
Dividends unpaid		1,185 00		
Individual deposits, subject to check	7,417 29	7,178 18	5,120 72	5,247 50
Certificates of deposit	8,901 46	8,631 68	18,228 54	18,223 71
Savings deposits	39,377 94	38,143 92	28,572 78	34,704 75
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$108,199 79	$106,015 23	$103,983 80	$111,378 20

No. 87.

MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President;* R. H. OSBORN, *Vice President;* H. S. COLTON, *Cashier.*

DIRECTORS—W. A. Childs, Jno. Senter, C. W. Niles, P. Ruppe, Jr., Jno. Duncan, Thos. Hoatson R. H. Osborn, Chas. Briggs.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$359,850 93	$384,098 38	$361,632 54	$367,551 47
Stocks, bonds and mortgages	35,000 00	35,000 00	40,000 00	41,500 00
Overdrafts	1,597 87	2,273 74	1,847 64	920 92
Due from banks in reserve cities	173,689 37	185,346 01	137,536 72	129,188 16
Due from other banks and bankers	13,591 13	5,791 13	15,911 35	25,209 98
Banking house	1,958 69			
Furniture and Fixtures	4,909 24	5,867 93	5,867 93	5,867 93
Other real estate	2,300 00	2,300 00	2,300 00	2,300 00
Current expenses and taxes paid	2,400 14	84 82	1,304 53	3,102 90
Interest paid				
Exchanges for clearing house				
Checks and cash items		52 92	500 34	143 72
Nickels and pennies	189 07	335 00	273 89	72 03
Gold coin	16,380 00	22,020 00	18,000 00	12,160 00
Silver coin	2,304 00	2,501 00	4,175 74	2,060 00
U. S. and national bank notes	43,851 00	42,726 00	36,138 00	45,271 00
Totals	$657,871 44	$688,396 88	$625,488 68	$635,348 06
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	25,000 00	25,000 00	25,000 00
Undivided profits	23,938 34	16,288 01	20,702 53	26,575 59
Dividends unpaid		5,000 00	130 00	130 00
Individual deposits, subject to check	508,592 92	535,717 12	478,213 12	481,834 62
Certificates of deposit	5,240 18	6,112 18	6,112 18	1,112 18
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	100 00	279 57	330 85	695 67
Notes and bills re-discounted				
Bills payable				
Totals	$657,871 44	$688,396 88	$625,488 68	$635,348 06

No. 72.

THE STATE BANK OF CARSON CITY, CARSON CITY.

Organized Feb. 14, 1887.

JOHN W. HALLETT, *President;* S. H. CASWELL, *Vice President;* E. C. CUMMINGS, *Cashier.*

DIRECTORS—C. R. Dickinson, Chas. Cross, S. H. Caswell, Irvin McCall, L. H. Cummings, G. W. Fisher, J. W. Hallett, E. C. Cummings, W. H. Brace.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$89,764 54	$76,534 82	$76,373 75	$89,902 11
Stocks, bonds and mortgages	15,266 75	15,866 75	15,941 75	16,231 75
Overdrafts	9,783 17	8,190 95	10,905 89	627 74
Due from banks in reserve cities	13,637 83	7,196 52	12,320 92	10,112 34
Due from other banks and bankers	319 50			264 00
Banking house				
Furniture and fixtures	2,437 00	2,437 00	2,437 00	2,437 00
Other real estate				
Current expenses and taxes paid	809 93	143 03	389 17	1,107 31
Interest paid				
Exchanges for clearing house				
Checks and cash items	165 71	65 66	417 11	101 32
Nickels and pennies	61 32		38 80	14 91
Gold coin	60 00	105 00	20 00	10 00
Silver coin	1,063 35	969 58	943 35	424 00
U. S. and national bank notes	2,304 60	5,447 00	2,375 00	848 00
Totals	$115,627 10	$116,956 31	$122,167 24	$122,080 48
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,007 38	2,405 41	2,405 41	2,405 41
Undivided profits	2,705 55	510 42	2,117 55	4,447 00
Dividends unpaid				
Individual deposits subject to check	16,747 10	19,260 37	21,143 24	23,644 47
Certificates of deposit	43,961 17	44,426 44	45,260 54	41,550 11
Savings deposits	209 73	192 38	287 50	38 49
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		161 29	854 00	
Notes and bills re-discounted				
Bills payable	6 17			
Totals	$115,627 10	$116,956 31	$122,167 24	$122,080 48

No. 80.

CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized Aug. 4, 1884.

JOHN NICHOLLS, *President;* L. E. ALLEN, *Vice President;* A. BUTTARS, *Cashier.*

DIRECTORS—Samuel S. Walker, Jno. Saveland, L. E. Allen, Archibald Buttars, Amos Fox, Fred W. Mayne, E. H. Green, John Nicholls.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$34,864 69	$35,305 67	$34,733 05	$34,567 85
Stocks, bonds and mortgages	19,269 70	19,269 70	18,617 77	18,617 77
Overdrafts	1,420 57	1,596 04	1,519 59	1,501 12
Due from banks in reserve cities	2,162 05	1,075 85	2,293 76	2,390 73
Due from other banks and bankers	1,053 45	654 59	2,520 05	617 79
Banking house				
Furniture and fixtures	2,087 10	2,087 10	2,087 10	2,087 95
Other real estate	4,250 40	4,273 01	4,275 01	4,275 01
Current expenses and taxes paid	3,430 16	3,771 21	3,993 58	4,018 53
Interest paid	261 26	269 01	325 88	381 33
Exchanges for clearing house				
Checks and cash items	7,032 89	7,289 96	7,648 75	7,117 72
Nickels and pennies	26 49	42 10	16 25	2 46
Gold coin	1,065 00	442 35	1,100 00	1,215 00
Silver coin	711 00	48 95	186 75	660 75
U. S. and national bank notes	4,459 00	2,492 00	2,222 00	4,823 00
Totals	$82,093 76	$78,618 54	$81,539 54	$82,277 01
Liabilities.				
Capital stock paid in	$40,000 00	$40,000 00	$40,000 00	$40,000 00
Surplus fund				
Undivided profits	1,386 79	1,533 77	1,724 66	1,884 11
Dividends unpaid				
Individual deposits, subject to check	23,010 74	18,174 61	23,898 50	25,051 05
Certificates of deposit	7,429 03	8,936 51	8,499 18	7,772 62
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	17 20	173 65	17 20	219 23
Notes and bills re-discounted	4,500 00	4,500 00	4,500 00	4,500 00
Bills payable	5,750 00	5,300 00	2,900 00	2,900 00
Totals	$82,093 76	$78,618 54	$81,539 54	$82,277 01

NO. 67.

CHELSEA SAVINGS BANK, CHELSEA.

Organized January 30, 1882.

SAMUEL G. IVES, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIER, *Cashier*.

DIRECTORS—Jno. R. Gates, Geo. P. Glazier, Frank P. Glazier, Wm. J. Knapp, H. M. Woods, H. S. Holmes, Jas. L. Babcock, Thos. S. Sears, S. G. Ives.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$77,854 31	$80,776 39	$78,136 56	$76,762 18
Stocks, bonds and mortgages	67,855 92	69,178 48	66,181 26	66,457 48
Overdrafts	12 89			
Due from banks in reserve cities	14,360 78	11,577 15	24,980 12	18,776 75
Due from other banks and bankers	42,455 90	33,087 88	25,000 00	30,000 00
Banking house				
Furniture and fixtures	3,656 75	3,661 85	3,961 85	3,978 70
Other real estate	4,039 50	4,039 50	4,039 50	4,039 50
Current expenses and taxes paid	1,473 23	26 26	480 28	1,040 81
Interest paid	60 38	8 30	99 77	390 25
Exchanges for clearing house			646 38	411 40
Checks and cash items	10,723 27	8,196 82	1,316 75	645 14
Nickels and pennies	68 98	116 24	106 74	193 59
Gold coin	2,145 00	582 50	1,225 00	2,192 50
Silver coin	749 50	576 00	739 78	1,466 00
U. S. and national bank notes	4,408 00	4,561 00	4,925 00	4,289 00
Totals	$229,864 36	$216,392 87	$211,738 89	$210,643 30
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,617 43	2,017 83	2,017 83	2,017 83
Undivided profits	11,689 83	9,343 40	10,018 54	11,217 51
Dividends unpaid				
Individual deposits, subject to check	47,568 20	31,929 63	25,129 27	24,154 57
Certificates of deposit				
Savings deposits	118,988 90	123,102 01	124,573 25	123,253 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$229,864 36	$216,392 87	$211,738 89	$210 643 30

No. 118.

CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

Wm. Walsky, *President*; C. W. Perry, *Vice President*; Rollin H. Jenney, *Second Vice President*; C. H. Sutherland, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Walsky, Joseph Hudson, C. W. Perry, R. H. Jenney.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts		$32,105 18	$32,268 50	$34,831 96
Stocks, bonds and mortgages		2,622 31	2,922 31	4,671 31
Overdrafts		526 61	535 46	461 75
Due from banks in reserve cities		40,763 40	37,166 23	23,752 35
Due from other banks and bankers		10,000 00	7,822 15	793 99
Banking house		5,500 00	5,500 00	5,500 00
Furniture and fixtures		1,331 63	1,331 63	1,331 63
Other real estate				
Current expenses and taxes paid		451 85	865 45	1,593 35
Interest paid				
Exchanges for clearing house				
Checks and cash items		3,806 35	654 74	876 42
Nickels and pennies		58 15	53 33	62 37
Gold coin		197 50	1,140 00	845 00
Silver coin		472 25	298 75	1,066 95
U. S. and national bank notes		2,849 00	2,555 00	1,861 00
Totals		$100,684 23	$93,113 55	$77,648 08
Liabilities.				
Capital stock paid in		$20,000 00	$20,000 00	$20,000 00
Surplus fund				
Undivided profits		189 08	1,558 97	2,946 68
Dividends unpaid				
Individual deposits, subject to check		38,625 67	34,619 10	26,672 43
Certificates of deposit		41,436 48	34,193 48	23,928 92
Savings deposits		433 00	2,742 00	4,100 05
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals		$100,684 23	$93,113 55	$77,648 08

No. 104.

BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized October 14, 1890.

B. S. SPAFFORD, *President;* F. L. BURDICK, *Vice President;* B. R. MOORE, *2d Vice President;* C. T. GILBERT, *Cashier.*

DIRECTORS—C. T. Gilbert, B. S. Spafford, G. W. Vanaken, R. G. Chandler, N. A. Reynolds, F. L. Burdick, B. R. Moore, Alfred Milnes, S. H. Clizbe.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$71,387 59	$90,928 41	$108,039 97	$132,617 66
Stocks, bonds and mortgages	24,045 21	23,798 21	25,583 77	28,787 00
Overdrafts	1,674 99	5,263 34	960 46	1,575 33
Due from banks in reserve cities	42,725 73	23,889 68	44,036 52	13,876 75
Due from other banks and bankers	5,000 00	10,000 00	10,000 00	12,000 00
Banking house				
Furniture and fixtures	684 10	1,637 41	1,637 41	1,654 91
Other real estate				
Current expenses and taxes paid	1,365 59	250 48	1,227 80	1,828 48
Interest paid	62 17	242 25	458 22	1,302 99
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies	79 55	83 81	59 72	89 13
Gold coin	1,500 00	2,335 00	1,537 50	4,290 00
Silver coin	447 80	660 50	1,600 50	1,457 75
U. S. and national bank notes	9,173 00	6,376 00	7,241 00	5,024 00
Totals	$158,145 73	$165,460 09	$202,377 87	$199,534 00
Liabilities.				
Capital stock paid in	$49,490 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund				
Undivided profits	2,014 95	1,413 57	3,652 41	6,546 80
Dividends unpaid				
Individual deposits, subject to check	40,551 81	31,500 06	43,837 66	34,973 56
Certificates of deposit	48,105 82	58,160 52	72,508 89	71,730 18
Savings deposits	18,043 65	24,385 94	32,378 91	36,283 46
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$158,145 73	$165,460 09	$202,377 87	$199,534 00

No. 32.

FARMERS STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President;* D. L. JACOBS, *Vice President;* PERCY E. CHAPPLE, *Cashier.*

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$58,224 07	$57,592 31	$70,221 36	$65,342 45
Stocks, bonds and mortgages				
Overdrafts	44 99	2 68	202 08	626 21
Due from banks in reserve cities	9,941 18	9,810 04	14,861 10	6,074 33
Due from other banks and bankers				
Banking house	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	5,210 00	5,210 00	5,870 00	5,870 00
Current expenses and taxes paid	479 15	136 05	381 83	760 21
Interest paid				
Exchanges for clearing house				
Checks and cash items	416 00	360 28	201 21	21 31
Nickels and pennies	45 81	26 19	2 13	9 98
Gold coin	4,875 00	5,960 00	3,800 00	5,585 00
Silver coin	783 00	470 00	600 00	350 00
U. S. and national bank notes	700 00	2,625 00	1,700 00	1,940 00
Totals	$79,594 20	$86,067 55	$101,714 71	$90,454 44
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	950 00	1,100 00	1,100 00	1,100 00
Undivided profits	948 07	278 01	1,085 14	1,639 92
Dividends unpaid		203 00	59 50	
Individual deposits subject to check	13,311 18	14,399 65	15,337 41	12,666 18
Certificates of deposit	29,384 95	35,106 89	49,182 66	40,048 89
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$79,594 20	$86,067 55	$101,714 71	$90,454 44

No. 102.

FIRST STATE BANK OF DECATUR, DECATUR.

Organized Sept. 19, 1890.

A. B. COPLEY, *President;* E. B. COPLEY, *Vice President;* A. H. HUYCK, *Cashier.*

DIRECTORS--A. B. Copley, T. Byers, L. B. Lawrence, E. B. Copley, A. H. Huyck.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$82,142 39	$90,967 04	$82,449 59	$85,428 48
Stocks, bonds and mortgages	8,425 00	9,348 00	27,148 00	24,673 00
Overdrafts				26 34
Due from banks in reserve cities	20,190 20	5,230 67	3,339 23	18,116 11
Due from other banks and bankers	1,585 22	20 00	1,739 23	974 10
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	280 76	324 50	1,332 60	1,641 82
Interest paid				
Exchanges for clearing house				
Checks and cash items	249 17	174 36	656 91	1,591 14
Nickels and pennies	25 45	18 26	50 35	17 42
Gold coin	1,653 60	758 00	655 00	1,130 00
Silver coin	2,778 50	527 00	1,092 70	1,050 00
U. S. and national bank notes	2,250 00	5,017 00	3,975 00	2,799 00
Totals	$119,579 69	$112,404 83	$122,438 61	$117,457 41
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund				
Undivided profits	3,412 20	4,654 13	5,062 04	6,340 19
Dividends unpaid				
Individual deposits, subject to check	28,489 15	26,997 27	23,573 45	27,297 79
Certificates of deposit	41,063 51	19,781 15	26,154 44	20,084 59
Savings deposits		22,872 08	25,043 24	24,473 48
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	16,614 83	8,100 20	12,600 44	9,311 36
Notes and bills re-discounted				
Bills payable				
Totals	$119,579 69	$112,404 83	$122,438 61	$117,457 41

No. 79.

AMERICAN BANKING AND SAVINGS ASSOCIATION, DETROIT.

Organized April 1, 1887.

W. H. STEVENS, *President;* JNO. V. MORAN, *Vice President;* CHAS. C. HODGES, *2d Vice President;* JNO. M. NICOL, *Cashier.*

DIRECTORS—Jno. V. Moran, D. O. Paige, H. S. Hodge, Eber Ward, Levi L. Barbour, E. H. Flinn, C. C. Hodges, W. P. Holliday, R. W. Standart, Geo. H. Hopkins, Peter Schulte, Jno. M. Nicol, W. H. Stevens.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$862,667 82	$873,707 83	$931,916 70	$882,599 08
Stocks, bonds and mortgages	175,446 70	184,378 70	180,266 70	187,956 70
Overdrafts	1,722 21	2,067 44	1,028 03	373 48
Due from banks in reserve cities	155,963 26	241,781 91	187,142 94	150,873 46
Due from other banks and bankers	5,341 11	4,168 65	3,577 01	2,182 91
Banking house				
Furniture and fixtures	3,329 69	3,211 37	3,969 31	4,817 53
Other real estate	4,715 97	4,715 97		
Current expenses and taxes paid	5,547 80	510 52	6,474 52	10,495 57
Interest paid				
Exchanges for clearing house	6,002 87	6,656 48	11,162 18	22,985 39
Checks and cash items	927 99	3,637 09	2,559 60	178 84
Nickels and pennies	757 86	617 29	290 28	200 38
Gold coin	19,250 00	27,780 00	27,260 00	28,025 00
Silver coin	13,735 00	13,227 00	11,325 00	11,100 00
U. S. and national bank notes	23,894 00	31,877 00	29,647 00	39,165 00
Totals	$1,279,301 28	$1,398,287 25	$1,396,619 27	$1,340,953 29
Liabilities.				
Capital stock paid in	$300,000 00	$300,000 00	$300,000 00	$300,000 00
Surplus fund	18,140 55	19,507 62	19,507 62	19,507 62
Undivided profits	29,602 30	14,804 87	23,274 13	30,302 05
Dividends unpaid	121 13	940 13	121 13	121 13
Individual deposits, subject to check	587,835 21	661,293 12	676,344 16	627,895 55
Certificates of deposit	148,727 44	121,711 37	116,128 21	117,243 19
Savings deposits	168,567 48	161,420 20	159,099 70	159,955 05
Certified checks	3,655 48	17,881 68		
Cashier's checks outstanding				
Due to banks and bankers	77,661 69	100,728 26	102,144 32	85,928 70
Notes and bills re-discounted				
Bills payable				
Totals	$1,279,301 28	$1,398,287 25	$1,396,619 27	$1,340,953 29

No. 73.

CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President;* CONRAD CLIPPERT, *Vice President;* JOSEPH C. HART, *Cashier.*

DIRECTORS—W. A. C. Miller, Chas. K. Latham, W. E. Barker, M. H. Chamberlain, Joseph C. Hart, Conrad Clippert, Gilbert Hart, A. A. Ballou, Wm. T. Gage.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$219,316 51	$240,199 40	$220,295 96	$234,347 79
Stocks, bonds and mortgages	181,608 56	176,524 72	180,208 79	185,075 26
Overdrafts	516 14	890 66	940 08	617 10
Due from banks in reserve cities	68,400 01	69,916 78	74,129 29	61,021 79
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,293 46	2,964 11	2,964 11	2,964 11
Other real estate				
Current expenses and taxes paid	3,584 36	789 63	2,875 85	4,570 14
Interest paid	416 85	23 72	273 76	431 78
Exchanges for clearing house	3,678 85	2,292 64	2,896 77	3,988 65
Checks and cash items	629 59	1,357 28	883 78	794 54
Nickels and pennies	24 44	20 54	31 06	418 28
Gold coin	1,775 00	485 00	497 50	721 50
Silver coin	790 55	1,921 10	1,766 20	1,972 10
U. S. and national bank notes	13,897 00	13,484 00	12,488 00	11,569 00
Totals	$497,881 32	$510,869 53	$500,246 15	$508,492 04
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	5,000 00	6,000 00	6,000 00	6,000 00
Undivided profits	8,571 36	1,277 80	6,076 63	11,212 46
Dividends unpaid		285 00		
Individual deposits, subject to check	104,502 58	93,695 88	83,001 98	77,420 31
Certificates of deposit	15,007 74	12,439 57	12,497 87	9,758 34
Savings deposits	251,158 95	284,288 26	281,627 59	290,197 80
Certified checks	2,335 14	1,235 36	349 00	3,210 00
Cashier's checks outstanding	5 00	400 00		
Due to banks and bankers	11,300 55	11,248 16	10,693 18	10,693 13
Notes and bills re-discounted				
Bills payable				
Totals	$497,881 32	$510,869 53	$500,246 15	$508,492 04

No. 82.

CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President;* R. H. FYFE, *Vice President;* EDWIN F. MACK, *Cashier;* FRANK F. TILLOTSON, *Assistant Cashier.*

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, Lem W. Bowen, C. A. Kent, Christian Mack, Ann Arbor, Edwin F. Mack, August Marxhausen, R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Truman H. Newberry, Herman Rohns, Wm. L. Smith, C. H. Werner.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$933,394 15	$955,149 22	$851,537 64	$824,311 02
Stocks, bonds and mortgages	375,594 69	386,547 69	409,422 78	430,128 68
Overdrafts	831 56	670 17	479 84	1,701 43
Due from banks in reserve cities	157,664 88	167,625 93	168,183 32	143,656 70
Due from other banks and bankers	8,616 07	5,285 81	2,633 44	7,401 22
Banking house				
Furniture and fixtures	1,113 80	1,149 30	1,149 30	3,550 80
Other real estate	1,375 00	725 00	725 00	750 00
Current expenses and taxes paid	2,360 90	6,211 62	15,275 82	3,949 66
Interest paid				
Exchanges for clearing house	10,672 38	12,724 66	6,644 65	17,764 97
Checks and cash items	2,211 44	1,302 50	537 07	570 20
Nickels and pennies	115 20	153 71	877 86	523 49
Gold coin	28,855 00	16,375 00	5,660 00	25,520 00
Silver coin	3,260 00	8,074 65	9,307 00	3,850 00
U. S. and national bank notes	42,715 00	70,859 00	34,046 00	43,226 00
Totals	$1,568,780 07	$1,633,154 06	$1,506,479 72	$1,511,904 17
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	64,000 00	75,000 00	75,000 00	75,000 00
Undivided profits	43,867 92	38,735 31	35,899 98	32,462 62
Dividends unpaid		71 00	6 00	
Individual deposits, subject to check	536,410 03	529,973 46	492,803 84	498,411 75
Certificates of deposit	162,888 80	10,975 00	29,888 56	34,077 00
Savings deposits	257,922 70	477,393 43	452,091 59	446,835 80
Certified checks	58 50	2,900 00	352 50	5,322 98
Cashier's checks outstanding		3,242 49	2,000 00	
Due to banks and bankers	303,632 12	299,863 37	203,486 25	224,794 02
Notes and bills re-discounted				
Bills payable			15,000 00	
Totals	$1,568,780 07	$1,633,154 06	$1,506,479 72	$1,511,904 17

No. 37.

THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President;* GEO. R. ANGELL, *Vice President;* W. G. VINTON, *2d Vice President;* F. B. HARPER, *Cashier.*

DIRECTORS—W. H. Brace, G. R. Angell, Thos. McGraw, A. Grosfield, J. A. Remick, George S. Davis, F. C. Pingree, W. L. Andrus, Jno. S. Gray, W. G. Vinton, Geo. Dingwall, F. A. Noah, Henry Andries, Lawrence Depew, Geo. O. Robinson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$674,508 72	$673,510 21	$701,881 76	$684,524 99
Stocks, bonds and mortgages	209,815 00	229,140 00	238,905 00	245,280 00
Overdrafts	489 05	436 31	1,056 09	116 55
Due from banks in reserve cities	48,765 82	51,885 73	17,926 65	52,305 05
Due from other banks and bankers	5,819 46	6,392 82	14,448 52	12,542 16
Banking house				
Furniture and fixtures	4,504 63	4,504 63	4,504 63	5,304 63
Other real estate				
Current expenses and taxes paid	4,627 28	3,114 55	462 81	16 62
Interest paid				
Exchanges for clearing house	22,272 13	11,676 85	26,690 87	16,524 73
Checks and cash items	3,992 20	1,316 24	5,041 88	554 20
Nickels and pennies	105 54	265 01	167 86	6 14
Gold coin	4,697 50	4,537 50	1,375 00	5,200 00
Silver coin	1,644 00	2,972 50	2,387 00	5,374 50
U. S. and national bank notes	31,857 00	55,101 00	32,815 00	36,937 00
Totals	$1,013,098 33	$1,044,863 35	$1,041,663 07	$1,064,686 57
Liabilities.				
Capital stock paid in	$250,000 00	$250,000 00	$250,000 00	$250,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	12,085 90	3,914 53	9,139 87	9,074 45
Dividends unpaid		2,867 85	48 25	5 74
Individual deposits, subject to check	267,547 27	284,726 78	241,065 97	289,421 46
Certificates of deposit	118,402 88	135,848 55	115,572 81	133,640 10
Savings deposits	311,244 55	329,429 18	343,955 23	394,162 42
Certified checks		30 00	100 00	50 00
Cashier's checks outstanding	5,044 00			
Due to banks and bankers	38,773 73	28,046 46	31,990 97	28,332 40
Notes and bills re-discounted			39,789 97	
Bills payable				
Totals	$1,013,098 33	$1,044,863 35	$1,041,663 07	$1,064,686 57

No. 47.

DETROIT SAVINGS BANK, DETROIT.

Organized 1849; Re-organized July 18, 1871.

SIDNEY D. MILLER, *President;* FREDERIC B. SIBLEY, *Vice President;* EUSTACE C. BOWMAN, *Cashier.*

DIRECTORS—Sidney D. Miller, Thos. Ferguson, Jas. E. Pittman, Alex. Chapoton, Frederic B. Sibley, W. K. Muir, Geo. Jerome, James McMillan, Geo. Hendrie.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,120,353 32	$2,095,121 76	$2,099,368 71	$1,739,559 98
Stocks, bonds and mortgages	2,114,251 21	2,213,200 86	2,208,227 62	2,130,545 90
Overdrafts	7,582 20	5,393 59	6,724 86	4,664 60
Due from banks in reserve cities	429,655 93	430,294 69	469,234 80	697,662 61
Due from other banks and bankers	9,300 14	14,983 19	2,259 04	4,532 83
Banking house				
Furniture and fixtures	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate				
Current expenses and taxes paid	12,076 14	120 51	11,341 71	19,557 45
Interest paid	955 01		478 35	1,540 81
Exchanges for clearing house	18,232 68	20,577 23	4,018 97	49,656 42
Checks and cash items	4,931 94	4,448 96	8,144 89	4,776 16
Nickels and pennies	185 00	182 30	1,009 61	1,424 52
Gold coin	67,080 00	88,977 50	106,377 50	156,762 50
Silver coin	7,075 70	17,280 50	15,273 25	7,539 50
U. S. and national bank notes	142,886 00	170,754 00	186,923 00	299,668 00
Totals	$4,944,565 27	$5,071,335 09	$5,129,382 31	$5,127,891 23
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund				
Undivided profits	272,767 02	262,879 71	276,359 70	309,860 92
Dividends unpaid		1,250 00		
Individual deposits, subject to check	313,879 48	386,726 64	387,786 27	377,391 76
Certificates of deposit	16,123 98	16,767 38	100,875 36	18,021 72
Savings deposits	4,105,923 56	4,148,506 74	4,091,563 78	4,140,514 61
Certified checks	2,362 75	8,476 84	6,755 72	1,108 44
Cashier's checks outstanding				
Due to banks and bankers	33,508 48	46,727 78	65,541 48	80,993 78
Notes and bills re-discounted				
Bills payable				
Totals	$4,944,565 27	$5,071,335 09	$5,129,382 31	$5,127,891 23

No. 94.

THE DETROIT RIVER SAVINGS BANK, DETROIT.

Organized March 26, 1890.

AARON A. PARKER, *President;* GEO. W. EDWARDS, *Vice President;* G. S. ROBINSON, *Cashier.*

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, H. W. Dyar, J. H. McMillan, J. W. Dailey, Cameron Currie, G. W. Edwards.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$172,269 37	$196,935 03	$219,900 48	$206,183 98
Stocks, bonds and mortgages	20,850 00	31,750 00	27,550 00	29,400 00
Overdrafts	395 13	303 37	505 44	899 92
Due from banks in reserve cities	10,029 36	18,004 29	34,309 58	47,687 07
Due from other banks and bankers				
Banking house				
Furniture and fixtures	750 80	750 80	750 80	750 80
Other real estate				
Current expenses and taxes paid	1,504 04	24 55	845 05	1,915 18
Interest paid				
Exchanges for clearing house				
Checks and cash items	2,086 07	6,242 29	1,537 75	3,119 46
Nickels and pennies	16 15	17 82	23 87	21 93
Gold coin	40 00	370 00	220 00	215 00
Silver coin	250 80	288 65	659 90	583 00
U. S. and national bank notes	687 00	2,901 00	2,667 00	1,752 00
Totals	$208,878 72	$257,587 80	$288,968 87	$292,028 34
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund		3,000 00	3,000 00	3,000 00
Undivided profits	6,353 23	336 71	2,440 98	4,994 10
Dividends unpaid		580 00		
Individual deposits, subject to check	35,558 08	75,174 85	105,372 85	101,345 12
Certificates of deposit	160 00	298 50	103 50	682 00
Savings deposits	56,807 41	68,197 74	68,046 54	72,007 12
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	10,000 00	10,000 00	10,000 00	10,000 00
Notes and bills re-discounted				
Bills payable				
Totals	$208,878 72	$257,587 80	$288,968 87	$292,028 34

No. 9.

THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTCHEON, *President;* JAMES E. SCRIPPS, *Vice President;* WILLIAM H. ELLIOTT, *2d Vice President;* C. A. WARREN, *Cashier;* C. S. FLEMING, *Ass't Cashier.*

DIRECTORS—S. M. Cutcheon, Geo. H. Barbour, Wm. H. Elliott, J. L. Hudson, C. A. Warren, Jas. E. Scripps, Wm. Livingstone, Jr., Jas. B. McKay, Bethune Duffield.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$473,879 43	$451,403 07	$429,209 95	$488,214 70
Stocks, bonds and mortgages	542,365 69	532,615 59	505,311 39	516,746 84
Overdrafts	699 10	740 67	556 98	305 04
Due from banks in reserve cities	117,398 11	92,220 57	181,229 01	179,966 50
Due from other banks and bankers	1,262 28	1,201 01	2,080 85	686 54
Banking house				
Furniture and fixtures				
Other real estate	2,850 00	2,850 00	2,850 00	2,750 00
Current expenses and taxes paid	7,197 85	871 92	4,471 15	8,231 13
Interest paid	1,837 44	216 38	887 99	1,386 97
Exchanges for clearing house				
Checks and cash items	8,697 88	4,624 49	5,008 76	5,642 91
Nickels and pennies	440 56	364 22	359 99	351 87
Gold coin	823 00	870 00	1,281 00	1,129 30
Silver coin	5,663 28	4,980 55	2,172 35	1,656 35
U. S. and national bank notes	12,587 00	14,000 00	18,202 00	27,131 00
Totals	$1,175,701 62	$1,106,458 47	$1,153,621 42	$1,234,198 65
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	20,500 00	21,500 00	21,500 00	22,000 00
Undivided profits	17,783 70	799 77	13,301 62	22,831 06
Dividends unpaid		442 00	64 00	28 00
Individual deposits, subject to check	164,031 00	125,620 20	133,874 16	150,610 99
Certificates of deposit	81,826 24	64,737 16	88,428 32	134,562 60
Savings deposits	670,664 67	672,672 29	674,519 94	671,873 30
Certified checks	34 75	34 75	1,207 59	11,458 10
Cashier's checks outstanding	248 00			
Due to banks and bankers	20,613 26	20,652 30	20,725 79	20,834 60
Notes and bills re-discounted				
Bills payable				
Totals	$1,175,701 62	$1,106,458 47	$1,153,621 42	$1,234,198 65

No. 5.

GERMAN AMERICAN BANK, DETROIT.

Organized February 3, 1883.

EDWARD KANTER, *President;* CHAS. E. KANTER, *Vice President;* HENRY L. KANTER, *Cashier.*
C. E. KANTER, *Assistant Cashier.*

DIRECTORS—Edward Kanter, M. L. Kanter, H. L. Kanter, F. E. Kanter, C. E. Kanter.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$350,951 95	$353,543 99	$297,401 73	$334,661 71
Stocks, bonds and mortgages	274,950 91	279,725 81	377,310 81	325,020 00
Overdrafts	2,911 33	545 58	2,364 00	142 46
Due from banks in reserve cities	184,585 96	231,419 67	279,646 68	276,451 17
Due from other banks and bankers	4,965 02	7,530 84	6,814 51	5,680 05
Banking house				
Furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate				
Current expenses and taxes paid	2,917 17	4,958 49	1,438 35	4,415 01
Interest paid				
Exchanges for clearing house	3,241 43	9,124 43	8,799 20	23,204 49
Checks and cash items	3,603 32	5,789 96	3,735 92	8,940 19
Nickels and pennies	997 06	88 34	405 68	346 72
Gold coin	60,440 00	61,510 00	60,390 00	60,855 00
Silver coin	2,838 85	2,812 10	6,068 70	2,828 10
U. S. and national bank notes	104,284 00	105,470 00	86,564 00	89,128 00
Totals	$999,586 90	$1,065,519 26	1,133,929 58	$1,134,672 90
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund				
Undivided profits	10,310 49	19,878 38	7,747 95	19,111 11
Dividends unpaid				
Individual deposits, subject to check	220,733 07	241,596 07	239,373 71	233,804 56
Certificates of deposit	615 00	750 00	5,845 00	5,745 00
Savings deposits	644,467 13	665,390 54	667,461 15	644,409 88
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	23,461 21	37,904 27	113,501 77	131,802 35
Notes and bills re-discounted				
Bills payable				
Totals	$999,586 90	$1,065,519 26	$1,133,929 58	$1,134,672 90

No. 90.

THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1888.

JAMES MCGREGOR, *President;* WM. C. MAYBURY, *Vice President;* JOSEPH TAYLOR, *2d Vice President;* J. S. SCHMITTDIEL, *Cashier.*

DIRECTORS—Wm. C. Maybury, C. H. Mills, Jas. McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Chas. V. Bryan, Joseph Taylor, Jno. S. Schmittdiel, A. G. Boynton, O. W. Shipman, John H. Brown.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$514,810 38	$468,019 82	$740,184 06	$795,780 54
Stocks, bonds and mortgages	166,023 75	192,449 50	189,707 35	180,718 60
Overdrafts				
Due from banks in reserve cities	37,084 65	93,599 83	102,119 60	104,814 02
Due from other banks and bankers	53,301 97	73,111 88	68,831 84	83,594 11
Banking house	3,076 38	3,076 38	3,076 38	3,076 38
Furniture and fixtures	10,015 91	10,174 31	10,127 96	10,127 96
Other real estate				
Current expenses and taxes paid	7,955 88	11,154 79	14,668 51	3,756 65
Interest paid	2,714 39	8,096 31	9,961 52	1,813 86
Exchanges for clearing house	1,014 93			
Checks and cash items	76,201 12	44,609 34	45,822 91	42,370 30
Nickels and pennies	1,760 99	1,149 14	1,291 37	548 13
Gold coin	810 00	195 00	507 50	2,047 50
Silver coin	875 00	2,154 75	3,699 25	985 25
U. S. and national bank notes	18,854 00	20,411 00	33,028 00	20,685 00
Totals	$894,499 35	$928,202 05	$1,223,026 25	$1,250,318 30
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	3,594 18	3,594 18	3,594 18	3,594 18
Undivided profits	10,539 91	21,298 90	34,440 36	22,222 79
Dividends unpaid				
Individual deposits, subject to check	230,709 09	246,102 11	540,252 64	544,556 06
Certificates of deposit	1,084 65	2,284 00	45,055 26	42,530 26
Savings deposits	384,432 78	375,808 29	328,360 22	357,065 05
Certified checks	14,666 77	5,607 22	4,515 23	1,777 40
Cashier's checks outstanding				
Due to banks and bankers	49,471 97	73,507 35	66,808 36	78,572 56
Notes and bills re-discounted				
Bills payable				
Totals	$894,499 35	$928,202 05	$1,223,026 25	$1,250,318 30

No. 4.

THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.

DIRECTORS—E. H. Butler, J. Huff Jones, Wm. A. Butler, Jr., Allan Shelden, Fred E. Butler, J. J. Clark, Herbert Bowen.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$483,605 77	$488,412 60	$483,390 73	$554,665 63
Stocks, bonds and mortgages	485,889 76	502,399 76	500,599 76	490,726 43
Overdrafts	852 64	1,396 11	1,200 08	3,970 98
Due from banks in reserve cities	130,747 18	95,891 22	132,427 42	80,682 33
Due from other banks and bankers	3,311 64	2,521 81	5,467 26	1,511 93
Banking house				
Furniture and fixtures				
Other real estate	8,180 00	8,180 00	8,180 00	8,180 00
Current expenses and taxes paid	5,400 41	8,204 10	11,719 30	14,981 95
Interest paid				
Exchanges for clearing house	9,871 29	2,916 63	6,834 93	8,558 43
Checks and cash items	855 00	1,185 09	75 00	
Nickels and pennies	198 52	241 37	172 36	115 19
Gold coin	1,180 00	10,830 00	10,125 00	897 00
Silver coin	1,233 00	485 85	789 00	90 00
U. S. and national bank notes	31,966 00	34,479 00	20,490 00	28,813 00
Totals	$1,163,241 21	$1,157,093 54	$1,181,420 84	$1,192,692 87
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund				
Undivided profits	42,239 18	33,867 20	45,142 05	44,476 82
Dividends unpaid				
Individual deposits, subject to check	294,540 02	285,597 46	283,250 51	257,819 08
Certificates of deposit	7,490 39	6,490 52	13,313 38	20,516 50
Savings deposits	715,844 60	732,000 93	730,638 58	733,259 13
Certified checks	500 00	1,500 00	1,500 00	2,489 60
Cashier's checks outstanding	1,569 62	6,893 63	55 83	18,763 94
Due to banks and bankers	1,057 40	10,743 60	7,520 49	15,367 80
Notes and bills re-discounted				
Bills payable				
Totals	$1,163,241 21	$1,157,093 54	$1,181,420 84	$1,192,692 87

No. 81.

MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President;* JNO. H. KAPLE, *Vice President;* SAMUEL R. MUMFORD, *Treasurer.*

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Horace M. Dean, Simon J. Murphy, Geo. W. Latimer, John H. Kaple, Samuel R. Mumford, Geo. Peck, Geo. W. Balch.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$330,491 07	$317,319 67	$305,627 63	$271,548 55
Stocks, bonds and mortgages	938,744 85	935,470 41	910,910 48	881,665 81
Overdrafts	395 18	63 04	82 91	606 64
Due from banks in reserve cities	121,291 23	154,289 13	113,707 45	167,051 78
Due from other banks and bankers				
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	1,412 57	1,412 57	1,412 57	
Current expenses and taxes paid	54 66	78 66	95 40	2 00
Interest paid	210 00	71 17	126 91	8 00
Exchanges for clearing house	4,809 49	4,772 49	3,753 15	15,373 35
Checks and cash items	2,765 27	2,688 87	2,657 98	2,636 05
Nickels and pennies	56 85	57 98	63 15	30 02
Gold coin	37,743 65	54,043 16	54,438 90	51,682 54
Silver coin	2,318 70	1,359 95	4,002 75	4,716 65
U. S. and national bank notes	18,708 00	24,901 00	24,753 00	23,994 00
Totals	$1,461,001 52	$1,498,428 10	$1,423,632 28	$1,421,310 39
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	29,383 48	26,757 96	31,312 23	26,008 60
Dividends unpaid	40 00	6,000 00	40 00	40 00
Individual deposits, subject to check	97,382 65	149,832 43	106,250 43	118,920 26
Certificates of deposit	25,740 19	24,005 83	25,941 16	6,998 53
Savings deposits	1,126,271 10	1,110,723 33	1,079,048 68	1,086,758 11
Certified checks	1,250 00	497 97	125 20	1,352 76
Cashier's checks outstanding				2 00
Due to banks and bankers	934 10	610 58	914 58	1,235 13
Notes and bills re-discounted				
Bills payable				
Totals	$1,461,001 52	$1,498,428 10	$1,423,632 28	$1,421,310 39

No. 15.

THE PENINSULAR SAVINGS BANK, DETROIT.

Organized August 27, 1887.

A. CHAPOTON, JR., *President;* JNO. M. DWYER, *Vice President;* JOS. PERRIEN, *2d Vice President;* JOS. B. MOORE, *Cashier;* J. H. JOHNSON, *Assistant Cashier.*

DIRECTORS—E. O. Grosvenor, H. Becker, J. Perrien, Thos. Barlum, W. M. Johnson, F. Howard, W. P. Ratigan, Geo. Hanley, S. C. Karrer, S. Simon, M. Brennan, J. B. Moore, G. W. Lee, J. M. Dwyer, A. Chapoton, Jr., S. W. Clarkson, J. Dwyer, Albert H. Webb.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,050,918 56	$1,465,967 88	$1,185,173 22	$1,152,115 09
Stocks, bonds and mortgages	353,507 10	17,000 00	369,701 19	340,390 64
Overdrafts	1,317 96	173 20	186 70	882 34
Due from banks in reserve cities	135,585 95	135,630 44	196,299 49	179,753 93
Due from other banks and bankers	5,400 88	5,089 73	7,754 65	8,412 12
Banking house	40,000 00	40,000 00	40,000 00	40,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid	9,608 83	525 49	4,606 47	11,446 12
Interest paid	10,894 60	80 68	1,929 94	10,361 75
Exchanges for clearing house	14,500 50	21,153 13	14,810 61	13,865 55
Checks and cash items	10,477 35	6,871 84	10,887 52	9,428 08
Nickels and pennies	320 25	540 54	1,002 60	458 17
Gold coin	3,205 00	7,225 00	4,105 00	3,432 50
Silver coin	2,595 92	7,114 09	5,521 98	7,898 00
U. S. and national bank notes	50,858 00	68,907 00	28,304 00	39,817 00
Totals	$1,692,190 35	$1,777,699 02	$1,872,283 37	$1,820,261 29
Liabilities.				
Capital stock paid in	$356,500 00	$450,000 00	$454,500 00	$456,500 00
Surplus fund	32,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	32,163 67	27,580 94	43,172 98	57,025 62
Dividends unpaid	200 00	2,457 48	88 00	
Individual deposits, subject to check	264,354 61	276,061 57	339,188 48	247,487 19
Certificates of deposit	200,399 87	227,808 70	165,425 91	165,646 58
Savings deposits	482,814 78	469,344 66	435,208 86	475,751 80
Certified checks	2,640 51	6,890 44	14,606 30	3,878 09
Cashier's checks outstanding	329 59	2,500 00	7,050 90	4,817 47
Due to banks and bankers	321,287 32	280,560 23	378,042 44	374,154 54
Notes and bills re-discounted				
Bills payable				
Totals	$1,692,190 35	$1,777,699 02	$1,872,283 37	$1,820,261 29

No. 52.

PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President;* F. A. SCHULTE, *Vice President;* G. E. LAWSON, *Cashier;* R. W. SMYLIE, *Auditor.*

DIRECTORS—F. F. Palms, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien, W. B. Moran, F. A. Schulte, D. Whitney, Jr., Patrick Fitzsimons, George H. Barbour, James L. Edson, Jeremiah Dwyer, H. W. Candler, Clarence Carpenter, C. A. Ducharme, Fred. T. Moran.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,100,515 63	$2,061,046 12	$1,893,614 95	$1,673,804 74
Stocks, bonds and mortgages	3,644,627 63	3,681,580 84	3,765,013 30	3,968,377 58
Overdrafts	2,423 10	686 34	2,735 48	1,314 01
Due from banks in reserve cities	754,633 48	743,943 99	679,650 46	874,668 59
Due from other banks and bankers	15,762 98	16,359 41	10,348 92	27,540 25
Banking house				
Furniture and fixtures	30,091 15	27,424 23	27,439 23	27,439 23
Other real estate	132,735 25	132,857 04	138,186 53	140,049 54
Current expenses and taxes paid	261 92	913 43	930 15	179 08
Interest paid	140 33	429 77	2,515 67	1 66
Exchanges for clearing house	30,041 76	29,934 00	13,848 68	33,351 44
Checks and cash items	2,422 73	3,731 54	1,935 84	3,005 77
Nickels and pennies	579 87	516 77	928 24	330 15
Gold coin	4,717 50	4,115 00	21,995 00	26,697 50
Silver coin	13,685 00	20,560 00	20,880 00	23,480 00
U. S. and national bank notes	175,865 00	198,710 00	166,846 00	186,175 00
Totals	$6,908,503 33	$6,922,807 98	$6,746,868 45	$6,986,414 54
Liabilities.				
Capital stock paid in	$500,000 00	$500,000 00	$500,000 00	$500,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	130,577 28	92,065 84	113,911 96	125,516 49
Dividends unpaid		9,120 00		
Individual deposits subject to check	596,537 84	645,113 94	461,382 95	793,809 99
Certificates of deposit	489,633 38	138,227 49	122,958 24	51,366 29
Savings deposits	4,715,390 54	5,128,150 22	5,134,755 18	5,151,271 53
Certified checks	9,169 42	15,503 61	6,585 92	4,117 79
Cashier's checks outstanding				
Due to banks and bankers	367,195 37	294,626 88	308,774 20	260,332 45
Notes and bills re-discounted				
Bills payable				
Totals	$6,908,503 33	$6,922,807 98	$6,746,868 45	$6,986,414 54

No. 7.

STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEO. H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. E. WING, *Auditor*.

DIRECTORS—Wm. C. Colburn, Wm. C. McMillan, Geo. H. Russel, Robert S. Mason, Martin S. Smith, Hugh McMillan, Henry Russel, Frank J. Hecker, Chas. Stinchfield, Henry B. Ledyard, Russell A. Alger, Clarence L. Freer, Harvey C. Parke, W. H. Elliot, Henry M. Campbell.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,201,399 25	$1,257,239 99	$1,288,533 90	$1,380,337 88
Stocks, bonds and mortgages	902,898 49	967,397 94	970,426 94	1,002,028 74
Overdrafts	687 09	116 16	658 40	458 43
Due from banks in reserve cities	259,723 59	205,795 98	293,760 84	313,815 86
Due from other banks and bankers	12,876 27	7,187 61	10,614 58	6,575 00
Banking house				
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate				
Current expenses and taxes paid	364 42	402 92	681 66	12 00
Interest paid	591 53	1,432 59	1,390 70	133 61
Exchanges for clearing house	24,953 64	1,362 38	25,054 31	58,377 21
Checks and cash items	6,567 35	8,447 74	1,929 87	3,969 30
Nickels and pennies	387 57	304 09	711 84	1,875 57
Gold coin	35,805 00	43,512 50	42,285 00	47,230 00
Silver coin	7,617 90	8,454 95	8,102 40	11,012 45
U. S. and national bank notes	36,224 00	44,382 00	68,818 00	77,481 00
Totals	$2,492,596 10	$2,548,536 80	$2,665,468 44	$2,905,806 55
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	50,000 00
Undivided profits	38,331 89	31,579 26	34,526 45	27,035 35
Dividends unpaid	100 00	122 00		
Individual deposits, subject to check	312,244 32	344,768 52	457,578 09	534,138 50
Certificates of deposit	392,938 30	355,739 31	370,005 01	2,780 10
Savings deposits	1,419,855 85	1,471,968 22	1,487,292 10	2,028,313 37
Certified checks	2,405 39	1,450 00	513 29	1,516 00
Cashier's checks outstanding	11,812 75	25,144 63	501 51	
Due to banks and bankers	74,907 60	77,764 86	75,951 99	62,023 23
Notes and bills re-discounted				
Bills payable				
Totals	$2,492,596 10	$2,548,536 80	$2,665,468 44	$2,905,806 55

No. 6.

WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. Dow Elwood, *President;* D. M. Ferry, *Vice President;* Wm. Stagg, *Assistant Treasurer.*

Directors—D. M. Ferry, H. K. White, Jerome Croul, Francis Adams, S. D. Elwood, Wm. A. Moore, T. W. Palmer, Wm. S. Green, E. H. Flinn.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,372,173 65	$1,374,367 20	$1,358,833 62	$1,371,179 49
Stocks, bonds and mortgages	3,225,865 97	3,244,417 10	3,222,754 82	3,279,932 65
Overdrafts				
Due from banks in reserve cities	746,194 90	770,097 59	732,084 91	798,023 90
Due from other banks and bankers	2,261 36	492 40	226 71	320 00
Banking house	110,000 00	110,000 00	110,000 00	110,000 00
Furniture and fixtures	6,625 12	6,625 12	6,625 12	6,625 12
Other real estate	37,137 58	37,137 58	38,809 72	38,333 76
Current expenses and taxes paid	26,607 29	17,266 86	25,695 47	35,580 24
Interest paid				
Exchanges for clearing house				
Checks and cash items	26,191 04	24,272 17	23,727 23	25,157 18
Nickels and pennies	256 04	255 95	87 73	164 28
Gold coin	50,990 00	56,355 00	57,390 00	58,062 50
Silver coin	2,648 60	2,043 05	1,631 80	2,788 05
U. S. and national bank notes	40,530 00	34,384 00	30,631 00	38,134 00
Totals	$5,647,481 55	$5,677,714 02	$5,608,498 13	$5,764,301 17
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	314,622 40	262,417 68	297,632 90	280,054 86
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits	5,032,859 15	5,115,296 34	5,010,865 23	5,204,246 31
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$5,647,481 55	$5,677,714 02	$5,608,498 13	$5,764,301 17

No. 28.

CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; I. B. GAGE, *Ass't Cashier*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyle, Jno. Lyle.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$174,468 98	$158,644 56	$165,922 18	$160,209 45
Stocks, bonds and mortgages	22,990 00	21,690 00	28,710 00	30,810 00
Overdrafts	9,745 31	8,290 92	6,725 72	8,342 26
Due from banks in reserve cities	492 58	2,537 43	3,687 21	13,400 67
Due from other banks and bankers				
Banking house				
Furniture and fixtures	6,281 57	6,281 57	6,279 57	6,279 57
Other real estate	2,074 54	2,074 54	2,074 54	2,074 54
Current expenses and taxes paid	1,620 07	9 24	780 36	1,882 07
Interest paid	1,666 85	2,510 89	2,510 89	2,510 89
Exchanges for clearing house	910 21	845 91	759 25	4,423 84
Checks and cash items	451 43	3,456 74	1,544 08	3,003 74
Nickels and pennies	120 33	80 16	115 86	70 81
Gold coin	8,067 50	9,145 00	6,265 00	7,130 00
Silver coin	536 75	1,958 00	335 00	2,010 00
U. S. and national bank notes	5,300 00	6,495 00	3,890 00	5,801 00
Totals	$234,726 12	$224,019 96	$229,539 66	$247,948 84
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	4,800 00	5,800 00	5,800 00	5,800 00
Undivided profits	2,259 78	109 03	974 02	3,436 26
Dividends unpaid				
Individual deposits subject to check	38,105 98	53,474 53	42,893 39	53,679 53
Certificates of deposit	116,560 36	103,935 47	105,715 75	110,033 05
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		700 93		
Notes and bills re-discounted			4,156 50	
Bills payable	13,000 00		10,000 00	15,000 00
Totals	$234,726 12	$224,019 96	$229,539 66	$247,948 84

No. 124.

SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President;* T. M. COONEY, *Vice President;* F. N. CONN, *Cashier.*

DIRECTORS—Horace Bradley, Edward Brown, E. E. White, T. M. Cooney, W. H. Clark, C. H. Sayer, C. C. DeCamp, A. F. Cornell, A. H. Pattengell.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				$13,466 66
Stocks, bonds and mortgages				
Overdrafts				290 98
Due from banks in reserve cities				3,322 16
Due from other banks and bankers				5,000 00
Banking house				
Furniture and fixtures				45 00
Other real estate				
Current expenses and taxes paid				403 47
Interest paid				33 30
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				33 39
Gold coin				815 00
Silver coin				575 80
U. S. and national bank notes				2,758 00
Totals				$26,743 76
Liabilities.				
Capital stock paid in				$16,870 00
Surplus fund				
Undivided profits				194 01
Dividends unpaid				
Individual deposits, subject to check				7,533 25
Certificates of deposit				2,646 50
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				$26,743 76

No. 114.

TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; GEO. A. PRESCOTT, *Second Vice President*; F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, Geo. H. Chamberlin, W. P. Taft, H. T. Thomas, F. F. French, Wm. G. Richards, T. Emery, Geo. A. Prescott, C. F. Hicks, Isaac Bearinger.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$36,398 52	$55,628 01	$65,497 05	$59,961 06
Stocks, bonds and mortgages	2,133 81	3,132 85	3,816 75	3,523 72
Overdrafts	254 50		682 07	1,321 71
Due from banks in reserve cities	12,081 03	3,990 82	5,822 07	1,447 77
Due from other banks and bankers				
Banking house			1,437 80	2,102 08
Furniture and fixtures	615 85	673 00	691 40	691 40
Other real estate				
Current expenses and taxes paid	458 30		1,772 75	2,529 86
Interest paid			4 80	95 12
Exchanges for clearing house				
Checks and cash items	108 56	587 74	1,429 28	644 31
Nickels and pennies	5 25	8 78	20 43	15 09
Gold coin	1,620 00	50 00	657 50	290 00
Silver coin	289 50	60 25	377 50	1,232 00
U. S. and national bank notes	4,165 00	2,846 00	2,820 00	5,024 00
Totals	$58,080 32	$66,916 90	$85,029 40	$78,878 12
Liabilities.				
Capital stock paid in	$17,633 00	$21,490 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits	1,013 95	1,076 25	3,567 26	4,710 84
Dividends unpaid				
Individual deposits, subject to check	32,205 72	35,952 65	38,961 92	35,759 11
Certificates of deposit	3,267 50	3,572 50	5,277 10	6,802 55
Savings deposits	3,960 15	4,825 50	6,622 21	6,605 62
Certified checks			500 00	
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted			5,100 91	
Bills payable				
Totals	$58,080 32	$66,916 90	$85,029 40	$78,878 12

No. 53.

MICHIGAN STATE BANK, EATON RAPIDS.

Organized July, 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*; E. S. HARRIS, *Assistant Cashier*.

DIRECTORS—Joseph Carr, G. W. Webster, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. Knapp, J. M. Corbin, Henry C. Minnie.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$96,043 97	$106,819 74	$94,290 86	$100,747 99
Stocks, bonds and mortgages	41,718 01	40,469 81	39,390 92	28,002 07
Overdrafts	424 87	877 86	1,355 15	1,510 90
Due from banks in reserve cities	4,421 40	4,895 50	16,582 57	7,966 10
Due from other banks and bankers	64 23	50 00	105 40	50 00
Banking house	5,500 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				10,418 86
Current expenses and taxes paid	743 57	7 42	527 66	1,168 46
Interest paid	461 06	52 56	376 82	767 71
Exchanges for clearing house				
Checks and cash items	429 49	502 87	785 60	1,305 58
Nickels and pennies	41	6 97	4 90	2 26
Gold coin	1,235 00	1,227 50	3,160 00	695 00
Silver coin	187 00	165 00	200 00	760 00
U. S. and national bank notes	5,332 00	2,659 00	3,705 00	3,522 00
Totals	$158,561 01	$165,234 23	$167,964 38	$164,416 93
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	4,000 00	4,300 00	4,300 00	4,300 00
Undivided profits	3,914 20	1,074 05	2,754 35	5,782 70
Dividends unpaid		424 00	12 00	
Individual deposits, subject to check	17,179 05	14,824 04	17,510 08	13,389 78
Certificates of deposit	58,467 76	63,248 44	68,407 95	65,944 45
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		363 70		
Notes and bills re-discounted		6,000 00		
Bills payable				
Totals	$158,561 01	$165,234 23	$167,964 38	$164,416 93

No. 10.

STATE BANK OF FENTON, FENTON.

Organized January 2, 1871.

J. BUCKBEE, *President;* A. CORNWALL, *Vice President;* W. W. MILLARD, *Cashier.*

DIRECTORS—Josiah Buckbee, L. C. Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$68,138 68	$65,436 66	$77,433 86	$72,620 92
Stocks, bonds and mortgages	21,330 00	21,330 00	21,330 00	21,330 00
Overdrafts	210 84	161 29	92 51	
Due from banks in reserve cities	23,900 06	12,688 50	22,939 45	13,536 94
Due from other banks and bankers	504 00	151 42	471 40	20 00
Banking house	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate				
Current expenses and taxes paid	505 55	9 66	446 31	830 55
Interest paid	113 87	8 46	62 01	235 45
Exchanges for clearing house				
Checks and cash items	640 75	469 46	485 36	1,108 35
Nickels and pennies	82 65	50 81	60 87	50 66
Gold coin	6,132 50	5,450 00	5,887 00	5,319 90
Silver coin	1,049 45	1,043 65	2,102 60	2,531 50
U. S. and national bank notes	10,939 00	13,417 00	14,306 00	11,973 00
Totals	$140,297 35	$126,966 91	$152,367 37	$136,307 27
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,000 00	2,500 00	2,500 00	2,500 00
Undivided profits	3,839 89	2,088 89	3,641 95	5,487 01
Dividends unpaid				
Individual deposits, subject to check	42,114 76	32,367 55	37,635 06	32,504 78
Certificates of deposit	42,342 70	40,060 47	58,590 36	45,815 48
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$140,297 85	$126,966 91	$152,367 37	$136,307 27

No. 101.

CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

Organized August 4, 1890.

R. J. WHALEY, *President;* J. W. BEGOLE, *Vice President;* H. C. SPENCER, *Cashier.*

DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. W. Hubbard H. C. Spencer, R. J. Whaley, Geo. W. Buckingham.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$315,262 07	$330,729 30	$356,720 17	$366,169 72
Stocks, bonds and mortgages	33,860 00	33,860 00	33,960 00	37,060 00
Overdrafts	162 76	6,205 44	3,046 97	2,045 07
Due from banks in reserve cities	10,569 12	25,329 53	44,414 04	59,673 37
Due from other banks and bankers	1,104 05		141 23	
Banking house				
Furniture and fixtures	13,000 00	13,000 00	13,000 00	13,000 00
Other real estate				
Current expenses and taxes paid	2,294 57	55 35	1,181 04	2,606 91
Interest paid	759 42	314 55	1,062 16	1,868 79
Exchanges for clearing house				
Checks and cash items	294 37	306 49	568 20	607 62
Nickels and pennies	145 07	116 06	232 44	150 10
Gold coin	5,440 00	3,572 50	4,595 00	6,215 00
Silver coin	544 68	1,050 19	990 53	823 22
U. S. and national bank notes	12,352 00	20,899 00	8,948 00	12,549 00
Totals	$395,788 11	$435,438 41	$468,759 78	$502,768 80
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund				
Undivided profits	14,151 84	12,920 04	19,924 25	25,284 92
Dividends unpaid				
Individual deposits, subject to check	106,789 20	134,325 90	133,655 50	145,891 85
Certificates of deposit	102,943 97	113,071 88	125,453 49	146,195 59
Savings deposits	13,509 99	17,520 87	29,175 69	30,046 01
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	8,452 11	6,600 22	10,550 85	5,350 43
Notes and bills re-discounted				
Bills payable				
Totals	$395,788 11	$435,438 41	$468,759 78	$502,768 80

No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President;* W. A. ATWOOD, *Vice President;* IRA H. WILDER, *Cashier;* A. G. BISHOP, *Assistant Cashier.*

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, M. Davison Jas. C. Wilson, Ira H. Wilder, F. H. Pierce.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$233,384 46	$287,210 57	$296,230 50	$301,149 43
Stocks, bonds and mortgages	250,109 50	257,133 77	254,542 59	255,998 74
Overdrafts	5,276 25	1,891 71	4,184 86	8,400 52
Due from banks in reserve cities	74,819 39	51,792 73	46,230 79	90,197 68
Due from other banks and bankers			5,970 60	4,103 78
Banking house				
Furniture and fixtures	7,548 81	6,000 00	6,000 00	6,000 00
Other real estate				
Current expenses and taxes paid	2,746 57	116 58	1,637 96	3,741 14
Interest paid	1,615 22	50 51	1,034 37	2,078 62
Exchanges for clearing house	542 61	248 85	574 51	
Checks and cash items	3,979 86	3,758 45	4,000 00	623 93
Nickels and pennies	19 01	105 86	46 96	26 42
Gold coin	8,710 00	8,762 50	4,940 00	6,290 00
Silver coin	1,300 00	1,800 00	1,900 00	1,600 00
U. S. and national bank notes	11,539 00	12 988 00	18,625 00	10,882 00
Totals	$604,590 68	$631,858 98	$645,918 14	$691,092 21
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	30,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	25,589 44	10,470 75	17,994 78	27,390 56
Dividends unpaid	25 00	840 00	30 00	
Individual deposits, subject to check	107,243 13	112,310 26	111,228 30	122,206 49
Certificates of deposit	13,440 40	12,623 28	15,733 75	16,009 50
Savings deposits	328,292 71	360,614 69	365,931 31	390,485 66
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$604,590 68	$631,858 98	$645,918 14	$691,092 21

No. 126.

FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 23, 1891.

DANIEL COTCHER, *President;* CARLOS PACKARD, *Vice President;* GEORGE PACKARD, *Cashier.*

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayer, Wm. Hosie, H. Montgomery, G. Packard, J. Kimmell, Orrin Hart.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				$3,096 00
Stocks, bonds and mortgages				
Overdrafts				
Due from banks in reserve cities				25,701 12
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				186 14
Nickels and pennies				73 82
Gold coin				4,580 00
Silver coin				1,273 35
U. S. and national bank notes				5,136 00
Totals				$40,046 43
Liabilities.				
Capital stock paid in				$27,500 00
Surplus fund				
Undivided profits				12 09
Dividends unpaid				
Individual deposits, subject to check				458 60
Certificates of deposit				2,422 54
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				9,653 20
Notes and bills re-discounted				
Bills payable				
Totals				$40,046 43

No. 61.

GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.

JAMES D. ROBINSON, *President;* MOREAU S. CROSBY, *Vice President;* F. A. HALL, *Cashier;* D. B. SHEDD, *Assistant Cashier.*

DIRECTORS—Wm. D. Tolford, Chas. W. Garfield, Edwin S. Pierce, Geo. M. Edison, C. G. Swensberg, Justin M. Stanley, Aaron Brewer, Moreau S. Crosby, James D. Robinson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$726,898 54	$675,940 24	$653,641 58	$686,833 16
Stocks, bonds and Mortgages	344,141 97	352,366 97	363,496 97	370,121 59
Overdrafts	148 92	255 41	58 03	72 23
Due from banks in reserve cities	147,011 51	154,942 78	191,643 38	139,050 05
Due from other banks and bankers				
Banking house				
Furniture and fixtures	2,527 81	2,527 81	2,527 81	2,836 69
Other real estate	6,904 55	15,335 04	15,335 04	15,235 04
Current expenses and taxes paid	3,607 86	218 94	2,119 65	4,425 26
Interest paid	4,857 38	400 58	3,628 07	6,730 86
Exchanges for clearing house	6,538 23	2,491 95	2,681 02	3,304 60
Checks and cash items	2,183 54	2,069 08	2,374 78	654 24
Nickels and pennies	189 64	311 64	97 65	80 42
Gold coin	2,550 00	2,922 50	2,357 50	2,592 50
Silver coin	2,478 15	2,881 50	3,083 90	2,948 40
U. S. and national bank notes	24,394 00	25,784 00	21,254 00	20,285 00
Totals	$1,275,932 10	$1,238,448 44	$1,264,299 38	$1,255,270 04
Liabilities.				
Capital stock paid in	$150,000 00	$150,000 00	$150,000 00	$150,000 00
Surplus fund	7,000 00	9,000 00	9,000 00	9,000 00
Undivided profits	42,606 00	23,190 43	39,789 25	54,417 20
Dividends unpaid	66 00	2,320 00	74 00	6 00
Individual deposits, subject to check	223,848 96	188,142 82	162,037 21	145,881 99
Certificates of deposit	395,826 53	393,021 35	414,536 56	391,812 73
Savings deposits	453,895 11	472,373 84	488,862 36	504,702 12
Certified checks	200 00	400 00		
Cashier's checks outstanding	2,489 50			
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$1,275,932 10	$1,238,448 44	$1,264,299 38	$1,255,270 04

NO. 65.

KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; THOS. J. O'BRIEN, *Vice President*; J. A. S. VERDIER, *Cashier*; K. VAN HOF, *Assistant Cashier*.

DIRECTORS—Jno. A. Covode, T. J. O'Brien, James Blair, D. A. Blodgett, Henry Idema, Jos. A. McKee, A. J. Bowne, John W. Blodgett.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$371,474 75	$465,160 07	$481,596 98	$454,185 16
Stocks, bonds and mortgages	213,760 00	247,102 91	308,804 76	308,610 21
Overdrafts	481 12	1,111 95	164 43	1,930 47
Due from banks in reserve cities	55,377 98	62,851 44	85,860 79	85,442 85
Due from other banks and bankers	2,646 98	3,315 39	52 54	14,041 19
Banking house				
Furniture and fixtures	1,446 65	1,200 00	1,200 00	1,200 00
Other real estate				
Current expenses and taxes paid	3,086 60	132 21	2,128 75	4,109 69
Interest paid	6,857 41	931 02	9,703 65	12,876 43
Exchanges for clearing house	1,956 89	1,855 90	3,769 77	3,722 65
Checks and cash items	1,484 19	847 54	2,995 97	1,009 29
Nickels and pennies	208 04	112 12	88 27	34 17
Gold coin	4,225 00	290 00	1,097 50	1,595 00
Silver coin	275 00	861 50	422 65	1,286 00
U. S. and national bank notes	2,501 00	8,000 00	10,302 00	15,663 00
Totals	$665,781 56	$793,772 05	$903,688 06	$900,706 11
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	5,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	23,942 48	11,125 66	20,435 59	31,905 10
Dividends unpaid		1,377 50		
Individual deposits, subject to check	70,059 61	220,022 26	298,686 02	289,493 71
Certificates of deposit	183,991 25	157,781 58	159,405 11	161,285 34
Savings deposits	383,688 22	343,465 05	365,161 34	358,021 96
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$665,781 56	$793,772 05	$903,688 06	$900,706 11

No. 108.

PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 23, 1890.

THOS. HEFFERAN, *President;* H. F. HASTINGS, *Vice President;* C. M. HEALD, 2d *Vice President:* CHAS. B. KELSEY, *Cashier;* W. A. MARTINDALE, *Assistant Cashier.*

DIRECTORS—J. H. Gibbs, H. F. Hastings, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A. Morman, J. G. McBride, D. E. Waters, D. J. Leathers, H. C. Russell, Jno. Murray, C. M. Heald, T. Hefferan, C. H. Coit.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$139,823 40	$96,304 13	$223,227 80	$225,982 11
Stocks, bonds and mortgages	17,511 76	112,611 17	40,071 23	94,863 58
Overdrafts	347 23	13 74	947 18	634 85
Due from banks in reserve cities	32,589 13	46,968 79	71,434 43	59,683 55
Due from other banks and bankers	120 20	440 06	278 50	1,178 46
Banking house				
Furniture and fixtures	5,055 34	5,163 94	7,154 45	7,154 45
Other real estate				
Current expenses and taxes paid	1,950 55	44 13	1,303 82	2,548 69
Interest paid	127 92	6 26	411 50	1,472 49
Exchanges for clearing house	2,166 27	1,210 63	422 52	3,107 75
Checks and cash items	691 48	2,582 16	304 35	724 35
Nickels and pennies	71 98	215 48	118 01	300 00
Gold coin	1,100 00	2,322 50	310 00	620 00
Silver coin	645 00	1,653 40	2,078 50	1,199 00
U. S. and national bank notes	5,285 00	6,247 00	2,271 00	4,192 00
Totals	$207,435 28	$275,783 39	$350,328 24	$403,611 28
Liabilities.				
Capital stock paid in	$95,520 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund		3,000 00	3,000 00	3,000 00
Undivided profits	3,118 62	271 52	4,298 84	9,107 35
Dividends unpaid				
Individual deposits, subject to check	38,076 21	65,435 86	83,306 73	105,807 49
Certificates of deposit	48,180 63	77,875 71	105,920 66	123,242 19
Savings deposits	22,539 82	29,200 30	53,802 01	62,454 25
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$207,435 28	$275,783 39	$350,328 24	$403,611 28

No. 27.

FARMERS' BANK OF GRASS LAKE, GRASS LAKE.

Organized April 24, 1883.

JNO. W. KNIGHT, *President;* O. F. HOBART, *Vice President;* CHAS. M. SPINNING, *Cashier.*

DIRECTORS—A. Hitchcock, M. L. Raymond, J. W. Knight, O. F. Hobart, Geo. E. Osborne, E. Robinson, Chas. M. Spinning, J. B. Cadwell.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$52,008 53	$65,586 73	$67,348 08	$65,999 71
Stocks, bonds and mortgages	15,093 99	17,434 56	20,011 76	19,536 76
Overdrafts	961 09	221 09	501 47	278 46
Due from banks in reserve cities	28 641 23	7,962 62	5,729 70	10,207 77
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,600 00	3,600 00	3,600 00	3,600 00
Other real estate	1,500 00	1,500 00	1,500 00	1,500 00
Current expenses and taxes paid	474 09	40 15	292 99	645 32
Interest paid	517 83	53 66	267 70	630 27
Exchanges for clearing house				
Checks and cash items	950 87	34 00	253 33	191 43
Nickels and pennies	77 34	72 62	53 52	30 03
Gold coin	660 00	932 50	1,125 00	1,082 50
Silver coin	444 35	928 10	222 05	305 10
U. S. and national bank notes	5,460 00	6,009 00	3,419 00	4,027 00
Totals	$105,389 32	$104,375 03	$104,324 60	$108,034 35
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	400 00	500 00	500 00	500 00
Undivided profits	3,399 29	1,645 71	2,468 70	3,564 40
Dividends unpaid	125 00	735 00	160 00	150 00
Individual deposits, subject to check	23,807 06	20,814 38	19,327 99	21,125 43
Certificates of deposit	52,657 97	47,291 04	42,892 79	42,898 91
Savings deposits		8,388 90	13,680 86	14,795 61
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			294 26	
Notes and bills re-discounted				
Bills payable				
Totals	$105,389 32	$104,375 03	$104,324 60	$1 80,034 35

No. 95.

SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President;* JACOB BAER, *Vice President;* J. F. HAMBITZER, *Cashier.*

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright, Joseph Wertin, John Cliff.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$154,522 52	$156,287 56	$160,241 31	$159,553 46
Stocks, bonds and mortgages	13,300 00	13,300 00	19,300 00	19,300 00
Overdrafts	1,479 98	385 06	129 78	293 19
Due from banks in reserve cities	41,155 32	39,345 61	49,666 19	30,457 01
Due from other banks and bankers	7,484 55	3,724 11	5,248 23	4,265 46
Banking house	19,350 18	19,401 58	19,401 58	19,401 58
Furniture and fixtures	1,499 79	1,532 99	1,532 99	1,563 96
Other real estate				
Current expenses and taxes paid	19 82	1,134 50	2,030 71	400 54
Interest paid		850 69	926 88	75 30
Exchanges for clearing house				
Checks and cash items	878 79	753 57	2,061 10	1,579 67
Nickels and pennies	41 88	83 58	138 87	217 21
Gold coin	3,845 00	5,740 00	2,755 00	5,275 00
Silver coin	4,061 45	2,697 10	5,249 40	3,720 65
U. S. and national bank notes	22,060 00	36,896 00	26,780 00	29,263 00
Totals	$269,698 78	$282,132 35	$295,407 03	$275,366 03
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	8,000 00	8,000 00	8,000 00	12,000 00
Undivided profits	459 46	3,540 71	7,093 48	2,725 31
Dividends unpaid				
Individual deposits, subject to check	106,980 51	109,362 20	116,666 26	98,472 83
Certificates of deposit		901 17	867 77	417 77
Savings deposits	47,800 71	58,959 03	61,549 70	66,429 13
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	6,458 10	6,369 24	1,229 82	320 99
Notes and bills re-discounted				
Bills payable				
Totals	$269,698 78	$282,132 35	$295,407 03	$275,366 03

No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; E. D, RICHMOND, *Cashier*; W. N. SAYLES, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Matthews, A. A. Dunton, Jr., E. D. Richmond, C. T. Hills, C. H. Hackley.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$84,652 80	$78,040 04	$71,302 07	$74,756 47
Stocks, bonds and mortgages	29,518 01	25,146 26	22,631 59	21,641 59
Overdrafts	80 70	50 98	54 71	80 91
Due from banks in reserve cities	3,841 79	5,851 46	8,627 99	13,122 62
Due from other banks and bankers		319 59	90 60	7 99
Banking house	4,160 80	4,160 80	4,160 80	4,160 80
Furniture and fixtures	2,401 50	2,401 50	2,401 50	2,401 50
Other real estate	4,302 15	7,823 45	9,388 88	7,667 69
Current expenses and taxes paid	1,466 98	1,937 96	2,412 41	3,398 47
Interest paid				
Exchanges for clearing house				
Checks and cash items	766 17	243 31	1,491 43	799 57
Nickels and pennies	24 59	22 09	15 86	44 80
Gold coin	130 00	205 00	20 00	75 00
Silver coin	325 00	240 00	200 00	826 40
U. S. and national bank notes	1,995 00	2,496 00	2,552 00	3,599 00
Totals	$134,114 99	$128,878 44	$125,349 84	$132,582 81
Liabilities.				
Capital stock paid in	$70,000 00	$70,000 00	$70,000 00	$70,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	7,171 84	8,873 12	10,968 67	12,948 13
Dividends unpaid				
Individual deposits, subject to check	21,942 60	10,449 72	10,061 18	15,183 53
Certificates of deposit	15,672 10	16,501 67	15,271 94	16,755 15
Savings deposits	14,328 45	13,053 98	13,982 44	12,684 67
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			65 61	11 33
Notes and bills re-discounted		5,000 00		
Bills payable				
Totals	$134,114 99	$128,878 44	$125,349 84	$132,582 81

No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, John Carveth, R. B. Messer.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 12.
Loans and discounts	$149,580 02	$154,308 80	$144,013 68	$143,157 80
Stocks, bonds and mortgages	5,868 75	5,858 75	5,333 75	7,684 09
Overdrafts				
Due from banks in reserve cities	7,623 48	3,663 50	12,910 16	6,667 15
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,902 92	1,902 92	1,902 92	1,882 92
Other real estate				
Current expenses and taxes paid	1,001 07	174 45	646 82	1,454 57
Interest paid				
Exchanges for clearing house				
Checks and cash items	152 46	185 57	1,230 50	1,243 70
Nickels and pennies	125 80			
Gold coin	2,107 50	2,210 00	2,212	2,732 50
Silver coin	1,185 00	998 02	994 40	1,179 86
U. S. and national bank notes	6,685 00	4,297 00	4,246 00	2,556 00
Totals	$176,182 00	$173,599 01	$173,490 73	$168,558 59
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	6,000 00	7,000 00	7,000 00	7,000 00
Undivided profits	4,040 29	453 84	2,939 21	5,149 30
Dividends unpaid		300 00	23 00	28 00
Individual deposits, subject to check	26,864 55	19,964 93	21,014 09	32,890 31
Certificates of deposit	64,277 16	70,880 24	67,509 43	48,490 98
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$176,182 00	$173,599 01	$173,490 73	$168,558 59

No. 55.

FIRST STATE BANK, HILLSDALE.

Organized September 19, 1887.

SPENCER O. FISHER, *President;* IRA B. CARD, *Vice President;* JAS. K. FISHER, *Cashier.*

DIRECTORS—C. H. Chapman, Eli Westfall, Ira B. Card, J. K. Fisher, O. D. Chester, S. O. Fisher.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$110,718 15	$105,010 75	$106,091 94	$118,609 01
Stocks, bonds and mortgages	19,181 10	17,805 62	16,725 62	24,098 18
Overdrafts	201 89	57 47	159 31	270 68
Due from banks in reserve cities	2,373 76	1,521 64	2,127 25	1,384 08
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Current expenses and taxes paid	433 86		350 01	588 90
Interest paid				
Exchanges for clearing house				
Checks and cash items	210 00	465 00	166 00	625 25
Nickels and pennies	9 98	81 44	2 63	9 14
Gold coin	300 00	250 00	1,255 00	1,300 00
Silver coin	600 00	261 20	376 50	316 25
U. S. and national bank notes	10,500 00	11,500 00	9,500 00	11,000 00
Totals	$146,027 74	$138,403 12	$138,254 26	$159,701 44
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	900 00	1,100 00	1,100 00	1,100 00
Undivided profits	1,727 08	152 44	608 66	2,213 76
Dividends unpaid	40 00	320 00	280 00	200 00
Individual deposits, subject to check	16,573 28	12,528 18	9,969 54	12,223 82
Certificates of deposit	76,482 52	73,784 98	76,296 06	93,963 86
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	304 86	517 52		
Notes and bills re-discounted				
Bills payable				
Totals	$146,027 74	$138,403 12	$138,254 26	$159,701 44

No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1854.

CHAUNCEY F. COOK, *President;* H. S. WALSWORTH, *Vice President;* ASHER B. LA FLEUR, *Cashier.*

DIRECTORS—J. F. Crume, J. F. King, J. H. Armstrong, C. F. Cook, H. S. Walsworth.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$227,025 57	$230,274 36	$210,924 19	$213,735 45
Stocks, bonds and mortgages	54,222 02	54,817 02	53,292 02	53,010 26
Overdrafts	3,394 54	3,530 07	2,606 63	1,883 51
Due from banks in reserve cities	31,623 39	17,669 35	27,071 71	30,424 19
Due from other banks and bankers	4,879 60	88 65	65 00	7,113 30
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid	645 25	1,089 75	1,591 63	1,744 91
Interest paid	2,204 56	3,713 10	5,630 71	6,587 88
Exchanges for clearing house				
Checks and cash items	1,061 00	1,171 47	1,096 56	394 00
Nickels and pennies	71 36	81 77	107 41	36 82
Gold coin	8,250 00	10,985 00	8,605 00	9,012 50
Silver coin	659 35	974 75	550 35	1,839 75
U. S. and national bank notes	17,840 00	13,107 00	7,497 00	9,428 00
Totals	$353,876 64	$338,952 31	$321,038 21	$336,710 52
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	7,939 50	10,713 87	14,543 72	17,783 26
Dividends unpaid				
Individual deposits, subject to check	74,505 41	46,696 62	31,661 84	35,719 21
Certificates of deposit	147,810 40	152,598 88	147,350 82	143,540 66
Savings deposits	48,621 33	53,942 93	52,481 83	64,667 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$353,876 64	$338,952 31	$321,038 21	$336,710 52

No 56.

FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President:* JNO. W. BEARDSLEE, *Vice President;* ISAAC MARSILJE, *Cashier;* G. W. MOKMA, *Teller.*

DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema, I. Marsilje, J. C. Post, Henry Kremers.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$68,327 38	$75,916 37	$80,017 97	$84,864 04
Stocks, bonds and mortgages	26,077 93	26,964 01	28,264 01	29,205 10
Overdrafts	590 03	403 95	1,740 38	96 06
Due from banks in reserve cities	6,811 93	8,102 84	18,114 66	15,074 18
Due from other banks and bankers				4,112 95
Banking house			2,182 50	3,682 50
Furniture and fixtures	1,683 38	1,683 38	1,683 38	1,683 38
Other real estate				
Current expenses and taxes paid	438 43	1,332 21	1,852 31	2,408 97
Interest paid	355 55	599 94	814 02	1,092 15
Exchanges for clearing house				
Checks and cash items	256 97	151 00	308 84	79 40
Nickels and pennies	42 63	48 02	22 79	70 24
Gold coin	920 00	3,220 00	1,020 00	1,662 50
Silver coin	602 75	743 85	363 55	790 95
U. S. and national bank notes	5,917 00	6,398 00	1,413 00	2,703 00
Totals	$112,023 98	$125,563 57	$137,797 41	$147,525 42
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund	207 90	207 90	207 90	207 90
Undivided profits	2,817 62	4,207 36	6,168 80	7,779 01
Dividends unpaid				
Individual deposits, subject to check	23,915 20	24,083 20	21,424 72	24,639 72
Certificates of deposit	6,667 75	9,125 65	10,251 25	10,096 93
Savings deposits	42,368 34	52,879 96	63,351 87	68,350 64
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,047 17	59 50	1,392 87	1,451 22
Notes and bills re-discounted				
Bills payable				
Totals	$112,023 98	$125,563 57	$137,797 41	$147,525 42

No. 91.

HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

JACOB VAN PUTTEN, *President*; ADRIAN VAN PUTTEN, *Vice President*; CORNELIUS VER SCHURE, *Cashier*

DIRECTORS—J. Van Putten, C. Ver Schure, J. Van Putten, Jr., A. Van Putten, C. Nyland, M. Van Putten.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$73,952 16	$68,706 49	$70,990 98	$76,013 16
Stocks, bonds and mortgages	9,250 00	10,131 00	12,056 00	12,361 60
Overdrafts	326 60	70 41	980 55	715 30
Due from banks in reserve cities	6,962 94	7,972 48	13,793 58	6,909 92
Due from other banks and bankers	139 19	24 52	3,176 62	306 59
Banking house	800 00	800 00	800 00	800 00
Furniture and fixtures	1,200 00	1,200 00	1,200 00	1,200 00
Other real estate				
Current expenses and taxes paid	420 29	744 36	1,052 23	1,478 53
Interest paid	476 85	553 48	595 61	863 30
Exchanges for clearing house				
Checks and cash items	412 76	373 66	840 45	353 53
Nickels and pennies	126 33	87 33	132 41	73 89
Gold coin	693 31	1,045 81	387 21	1,604 71
Silver coin	271 27	996 23	1,468 61	1,605 50
U. S. and national bank notes	3,598 00	11,906 00	5,894 00	8,288 00
Totals	$98,629 70	$104,611 77	$113,368 25	$112,574 03
Liabilities.				
Capital stock paid in	$37,000 00	$37,000 00	$37,000 00	$37,000 00
Surplus fund	500 00	500 00	500 00	500 00
Undivided profits	1,897 86	3,176 51	4,721 35	6,145 68
Dividends unpaid				
Individual deposits, subject to check	29,084 30	34,582 04	38,916 30	37,010 90
Certificates of deposit	25,595 35	29,085 10	32,230 60	31,917 45
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	2,552 19	268 12		
Bills payable	2,000 00			
Totals	$98,629 70	$104,611 77	$113,368 25	$112,574 03

No. 106.

FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President;* HENRY W. DOWNING, *Vice President;* EMERSON M. NEWELL, *Cashier.*

DIRECTORS—Chas A. Wilson, D. D. Hadley, Daniel Seely, H. W. Downing, E. E. Brewster, J. C. Simonson, J. K. Tindall.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$106,170 27	$102,963 02	$108,529 40	$96,041 98
Stocks, bonds and mortgages	15,780 00	20,483 00	22,783 00	25,333 00
Overdrafts	350 78	879 85	898 59	279 94
Due from banks in reserve cities	18,659 04	19,436 18	18,338 56	34,208 38
Due from other banks and bankers	2,000 00			
Banking house	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures	500 00	500 00	500 00	500 00
Other real estate				
Current expenses and taxes paid	1,047 68	120 45	815 50	1,563 04
Interest paid				
Exchanges for clearing house				
Checks and cash items	129 80	118 69	118 45	235 09
Nickels and pennies	18 58	27 45	48 13	22 43
Gold coin	1,545 00	1,810 00	1,505 00	2,175 00
Silver coin	434 75	474 00	261 50	279 80
U. S. and national bank notes	6,168 00	7,997 00	5,320 00	6,818 00
Totals	$155,303 85	$157,309 64	$161,118 13	$159,956 66
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	100 00	2,000 00	2,000 00	2,000 00
Undivided profits	3,746 90	1,685 39	3,523 88	4,897 20
Dividends unpaid				
Individual deposits, subject to check	46,086 93	30,308 74	27,496 45	27,401 44
Certificates of deposit	47,440 93	25,001 90	17,599 79	18,415 06
Savings deposits		44,960 16	57,486 06	54,605 51
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	7,979 09	3,353 45	3,012 45	2,637 45
Notes and bills re-discounted				
Bills payable				
Totals	$155,303 85	$157,309 64	$161,118 13	$159,956 66

No. 128.

FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President:* E. P. ALLEN, *Cashier.*

DIRECTORS—Thos. Lyon, Alvarez E. Howell, Chas. C. Worthington, John W. Breakey, Thomas E. Eslow.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits				
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				

No. 109.

FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBECK, *President;* J. A. MAY, *Cashier.*

DIRECTORS—Chas. Curtis, Asa VanKleeck, J. A. May, Chas. Fishbeck, S. B. Rubert, F. G. Hickey, John Ryan.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$72,983 81	$102,238 99	$103,292 02	$101,972 51
Stocks, bonds and mortgages	8,125 00	9,325 00	9,225 00	12,375 00
Overdrafts		7 50		
Due from banks in reserve cities	16,007 99	2,636 66	5,289 02	16,439 82
Due from other banks and bankers				
Banking house	4,133 06	4,173 26	4,439 32	4,439 32
Furniture and fixtures	1,424 82	1,430 46	1,467 81	1,471 16
Other real estate				
Current expenses and taxes paid	990 63	471 39	260 99	379 61
Interest paid	18 05	63 21	217 09	147 76
Exchanges for clearing house				
Checks and cash items	1,248 83	5,384 12	1,406 11	2,372 27
Nickels and pennies	43 02	46 90	83 77	15 87
Gold coin	275 00	555 00	1,370 00	2,165 00
Silver coin	493 34	162 15	964 10	666 40
U. S. and national bank notes	2,564 00	2,795 00	7,368 00	5,631 00
Totals	$108,307 55	$129,289 64	$135,383 23	$148,075 82
Liabilities.				
Capital stock paid in	$40,500 00	$50,500 00	$50,500 00	$50,500 00
Surplus fund				
Undivided profits	1,498 95	2,029 50	2,983 23	3,825 34
Dividends unpaid				
Individual deposits, subject to check	18,056 73	17,268 97	16,087 35	19,390 19
Certificates of deposit	47,842 94	58,256 15	63,506 15	71,611 51
Savings deposits	408 93	1,285 02	2,406 50	2,748 78
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$108,307 55	$129,289 64	$135,383 23	$148,075 82

No. 24.

LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*; W. J. ABBS, *Assistant Cashier*.

DIRECTORS—John Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex, John Borland, Jr.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$100,998 09	$109,922 28	$106,632 26	$108,181 01
Stocks, bonds and mortgages	30,518 62	27,457 26	27,147 50	29,329 82
Overdrafts	486 84	400 00	557 00	725 00
Due from banks in reserve cities	13,938 63	12,388 74	16,965 66	27,516 71
Due from other banks and bankers		20 00	900 00	1,810 75
Banking house	4,898 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures	1,880 54	1,891 04	1,891 04	1,891 04
Other real estate				
Current expenses and taxes paid	972 39	27 73	551 44	1,374 50
Interest paid	191 30	1 60	62 85	2,246 13
Exchanges for clearing house				
Checks and cash items	532 44	3,472 66	295 40	1,143 30
Nickels and pennies	43 93	50 86	49 26	46 58
Gold coin	952 40	420 00	400 00	1,785 00
Silver coin	700 00	807 00	1,290 00	1,265 00
U. S. and national bank notes	7,507 00	6,578 00	5,783 00	9,496 00
Totals	$163,620 62	$168,360 61	$167,448 85	$186,624 28
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,500 00	3,000 00	3,000 00	3,000 00
Undivided profits	5,865 25	944 73	3,276 41	8,978 97
Dividends unpaid				
Individual deposits, subject to check	101,915 87	112,236 38	107,964 29	121,086 01
Certificates of deposit	3,339 50	2,179 50	3,208 15	3,559 30
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bill payable				
Totals	$163,620 62	$168,360 61	$167,448 85	$186,624 28

No. 58.

IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President;* L. B. TOWNSEND, *Vice President;* JOSIAH E. JUST, *Cashier.*

DIRECTORS—Larmon B. Townsend, Chauncey J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Josiah E. Just, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$162,331 62	$178,607 89	$162,285 67	$169,001 73
Stocks, bonds and mortgages	88,954 99	94,104 99	94,872 99	96,847 99
Overdrafts	3,809 21	9,736 01	6,180 60	15,122 38
Due from banks in reserve cities	20,906 30	11,673 04	17,077 06	3,661 60
Due from other banks and bankers	7,636 91	5,118 15	12,225 16	14,348 34
Banking house				
Furniture and fixtures	3,335 93	3,431 97	3,431 97	3,431 97
Other real estate				
Current expenses and taxes paid	1,707 01	17 45	1,016 73	2,278 35
Interest paid	2,236 58	63 05	2,206 37	3,193 10
Exchanges for clearing house				
Checks and cash items	10,741 05	4,184 67	9,738 11	10,856 85
Nickels and pennies	11 24	1 16	28	1 50
Gold coin	3,655 00	4,450 00	5,475 00	9,050 00
Silver coin	1,461 35	1,178 65	1,210 20	1,123 70
U. S. and national bank notes	7,191 00	12,545 00	9,948 00	7,639 00
Totals	$313,378 19	$325,112 03	$325,668 14	$336,456 51
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,000 00	4,500 00	4,500 00	4,500 00
Undivided profits	4,512 92	442 98	4,636 57	8,775 86
Dividends unpaid		455 00		
Individual deposits, subject to check	33,504 68	36,753 30	32,021 28	28,044 75
Certificates of deposit	183,314 83	189,623 11	184,923 85	194,236 15
Savings deposits	38,237 36	38,353 65	45,994 35	49,716 68
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	758 96	593 13	592 09	1,183 72
Notes and bills re-discounted		4,337 92	3,000 00	
Bills payable				
Totals	$313,378 19	$325,112 03	$325,668 14	$336,456 51

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WM. SEDGWICK, *President;* OLE WALSETH, *Vice President;* I. B. ROBERTS, *Cashier;* D. P. HOUSHOLDER, *Assistant Cashier.*

DIRECTORS—E. E. Osborne, Wm. H. Williams, D. McVichie, Otto Eger, Timothy Hughes, Robert Maxwell, C. H. Kirkwood, Ole Walseth, Wm. Sedgwick.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$90,588 23	$140,964 66	$112,713 35	$125,125 46
Stocks, bonds and mortgages	33,972 77	37,798 44	37,284 92	29,755 58
Overdrafts	1,013 18	644 25	661 03	3,087 43
Due from banks in reserve cities	63,532 11	31,733 54	45,680 96	23,156 14
Due from other banks and bankers	2,565 92	1,029 58	4,031 21	1,288 24
Banking house	15,500 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid	127 97	99 97	79 37	32 36
Interest paid	180 00	180 00	120 00	120 00
Exchanges for clearing house				
Checks and cash items	602 74	2,087 01	592 92	704 45
Nickels and pennies	7 18	29 23	13 72	15 62
Gold coin	15,925 00	18,552 50	16,690 00	13,450 00
Silver coin	1,152 00	870 00	567 00	537 00
U. S. and national bank notes	2,162 00	2,573 00	4,214 00	1,745 00
Totals	$229,329 10	$254,012 18	$240,148 48	$216,517 28
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,000 00	3,000 00	3,000 00	3,000 00
Undivided profits	2,745 48	4,338 55	6,528 66	7,455 20
Dividends unpaid	60 00	60 00		
Individual deposits, subject to check	149,312 99	174,634 38	159,652 32	117,315 47
Certificates of deposit	22,798 68	21,979 25	20,967 50	19,517 02
Savings deposits				19,044 53
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,411 95			185 06
Notes and bills re-discounted				
Bills payable				
Totals	$229,329 10	$254,012 18	$240,148 48	$216,517 28

No. 64.

JACKSON CITY BANK, JACKSON.

Organized January 1, 1865.

W. D. THOMPSON, *President;* R. H. EMERSON, *Vice President;* BENJAMIN NEWKIRK, *Cashier;* G. R. BYRNE, *Assistant Cashier.*

DIRECTORS—W. D. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, W. M. Thompson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$475,515 91	$487,125 65	$475,182 13	$468,606 96
Stocks, bonds and mortgages	171,000 00	171,000 00	181,000 00	181,000 00
Overdrafts	21,798 72	19,872 15	19,250 58	27,400 28
Due from banks in reserve cities	59,104 89	106,943 97	64,979 71	38,232 54
Due from other banks and bankers	770 00			
Banking house	9,000 00	9,000 00	9,000 00	9,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	18,000 00	18,000 00	23,600 00	20,600 00
Current expenses and taxes paid	3,626 89	16 14	1,800 21	4,676 23
Interest paid				
Exchanges for clearing house	636 44	2,023 37	1,002 52	2,738 80
Checks and cash items			10 03	153 41
Nickels and pennies	88 02	58 21	58 15	74 75
Gold coin	7,465 00	5,380 00	9,482 50	5,585 00
Silver coin	737 85	1,410 50	2,625 85	3,018 25
U. S. and national bank notes	32,069 00	36,591 00	34,527 00	30,788 00
Totals	$800,807 72	$808,420 99	$823,518 67	$792,874 22
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits	71,206 93	60,219 48	68,569 90	71,991 13
Dividends unpaid				
Individual deposits, subject to check	328,010 77	365,613 04	358,167 71	323,799 85
Certificates of deposit	151,055 30	132,451 90	146,103 74	147,018 46
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	532 72	136 57	677 42	64 78
Notes and bills re-discounted				
Bills payable				
Totals	$800,807 72	$808,420 99	$823,518 67	$792,874 22

No. 14.

THE UNION BANK, JACKSON.

Organized November 1, 1883.

WM. H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, *Manager*: A. M. Walker, *Cashier*.

DIRECTORS—L. H. Field, Thos. A. Wilson, Zenas C. Eldred, Addison B. Robinson, Dwight S. Smith, Chas. C. Bloomfield, Wm. H. Withington.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$437,863 68	$476,257 20	$452,804 98	$470,713 18
Stocks, bonds and mortgages	166,505 55	150,559 88	156,760 84	157,763 84
Overdrafts	12,060 74	5,288 70	522 58	1,639 06
Due from banks in reserve cities	67,941 88	42,586 74	114,830 37	81,466 36
Due from other banks and bankers				
Banking house	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures	2,076 09	2,084 09	2,084 09	2,084 09
Other real estate				3,726 28
Current expenses and taxes paid	3,979 02	388 80	2,048 17	4,581 15
Interest paid	1,818 19	89 01	574 25	6,051 70
Exchanges for clearing house	3,713 01	11,967 27	2,244 06	3,867 48
Checks and cash items	726 73	440 89	1,473 24	374 83
Nickels and pennies	562 45	452 24	560 80	583 10
Gold coin	27,272 50	28,785 00	29,572 50	28,470 00
Silver coin	1,507 25	4,125 65	4,117 10	3,981 35
U. S. and national bank notes	17,254 00	21,931 00	17,647 00	15,589 00
Totals	$769,781 09	$771,901 47	$813,239 43	$807,840 91
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	15,000 00	17,000 00	17,000 00	17,000 00
Undivided profits	23,195 03	13,019 56	22,515 35	31,065 63
Dividends unpaid		192 50		
Individual deposits, subject to check	115,348 59	135,012 74	124,573 50	118,250 05
Certificates of deposit	148,873 33	136,584 60	169,761 12	164,036 52
Savings deposits	356,156 21	358,050 06	365,942 72	372,802 98
Certified checks			663 02	
Cashier's checks outstanding				
Due to banks and bankers	11,207 93	12,042 01	11,784 72	4,685 73
Notes and bills re-discounted				
Bills payable				
Totals	$769,781 09	$771,901 47	$813,239 43	$807,840 91

No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

E. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHAS. F. WADE, *Cashier*; W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wisner, Charles F. Wade.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$58,951 84	$87,553 42	$105,100 62	$107,564 13
Stocks, bonds and mortgages	2,438 67	11,338 67	11,038 67	12,938 67
Overdrafts		1,893 78	4,575 54	2,522 62
Due from banks in reserve cities	21,210 07	11,904 92	8,919 51	15,441 06
Due from banks and bankers			500 00	
Banking house				
Furniture and fixtures	1,685 00	1,685 00	1,685 00	1,685 00
Other real estate				
Current expenses and taxes paid	335 90	758 22	1,119 90	1,787 54
Interest paid		2 08	70 65	219 10
Exchanges for clearing house				
Checks and cash items	732.10	251 79	276 10	483 18
Nickels and pennies	264 25	163 74	53 44	112 88
Gold coin	3,445 00	3,887 50	3,827 50	3,319 00
Silver coin	619 70	1,710 60	733 20	939 90
U. S. and national bank notes	6,270 00	7,670 00	7,123 00	6,043 00
Totals	$96,001 93	$128,819 67	$145,023 13	$153,047 08
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund				
Undivided profits	142 06	994 52	2,501 47	3,986 60
Dividends unpaid				
Individual deposits, subject to check	22,074 87	29,722 15	29,513 66	23,255 48
Certificates of deposit	23,785 00	48,103 00	63,008 00	75,805 00
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$96,001 93	$128,819 67	$145,023 13	$153,047 08

No. 1.

KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHAS. J. MONROE, *President*; HENRY BREES, *Vice President*; R. J. WILLIAMSON, *Cashier*; F. G. DEWEY, *Assistant Cashier*.

DIRECTORS—C. J. Monroe, Henry Brees, T. P. Sheldon, Wm. G. Kirby, Jno. Mackey, Wm. J. Kirby A. C. Wortley, R. J. Williamson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$299,088 81	$287,878 64	$299,563 87	$305,105 14
Stocks, bonds and mortgages	206,442 95	205,199 80	248,196 40	252,801 55
Overdrafts			8 44	
Due from banks in reserve cities	92,119 87	95,520 61	64,452 17	61,030 12
Due from other banks and bankers				
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furnitnre and fixtures				
Other real estate	16,000 00	16,000 00	16,000 00	16,000 09
Current expenses and taxes paid	2,636 21	893 34	1,830 63	117 59
Interest paid	1,554 09	321 33	825 18	161 18
Exchanges for clearing house				
Checks and cash items	2,882 79	490 10	607 12	2,440 68
Nickels and pennies	950 47	750 98	737 16	480 13
Gold coin	15,750 00	20,655 00	14,550 00	18,620 00
Silver coin	3,259 00	2,298 00	3,620 00	3,442 00
U. S. and national bank notes	29,611 00	33,380 00	21,245 00	23,529 00
Totals	$680,295 19	$673,882 75	$681,635 97	$698,727 39
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	28,000 00	33,000 00	33,000 00	33,000 00
Undivided profits	17,412 66	5,4[illegible]5 30	11,418 25	7,728 87
Dividends unpaid				
Individual deposits, subject to check	41,155 76	44,244 34	41,236 46	33,532 30
Certificates of deposit	91,287 22	97,864 28	89,522 10	94,199 73
Savings deposits	413,967 85	424,593 59	437,565 23	446,693 73
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	38,471 70	18,725 29	18,898 98	28,572 76
Notes and bills re-discounted				
Bills payable				
Totals	$680,295 19	$673,882 75	$681,635 97	$698,727 39

No 41.

LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President;* E. E. WAGAR, *Vice President;* W. J. PERCIVAL, *Cashier.*

DIRECTORS—H. R. Wagar, F. L. Wagar, O. E. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$26,604 90	$27,841 62	$14,854 31	$15,877 26
Stocks, bonds and mortgages	3,719 65	3,569 65	3,394 65	5,198 40
Overdrafts	5,447 45	4,882 27	4,350 55	1,291 45
Due from banks in reserve cities	2,963 25	954 36	3,570 02	2,297 65
Due from other banks and bankers	384 08	386 64	392 70	389 70
Banking house	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures	898 65	898 65	898 65	908 65
Other real estate	4,000 00	4,000 00	14,425 00	14,150 00
Current expenses and taxes paid	283 30	2 70	188 65	413 82
Interest paid	35 26	13 00	107 98	198 92
Exchanges for clearing house				
Checks and cash items	945 58	702 04	1,342 52	1,732 85
Nickels and pennies	72 34	28 38	42 07	41 79
Gold coin	150 00	70 00	70 00	35 00
Silver coin	510 00	471 55	155 15	690 50
U. S. and national bank notes	2,065 00	5,044 00	3,230 00	2,077 00
Totals	$49,279 36	$50,065 31	$48,722 25	$46,497 99
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits	1,503 21	1,450 40	1,943 49	2,318 81
Dividends unpaid				
Individual deposits, subject to check	8,704 05	8,996 87	10,811 05	7,481 76
Certificates of deposit	14,072 10	14,618 04	10,967 71	11,697 42
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$49,279 36	$50,065 31	$48,722 25	$46,497 99

No. 85.

CENTRAL MICHIGAN SAVINGS BANK, LANSING.

Organized May 27, 1875.

ORLANDO F. BARNES, *President*; FREDERICK THOMAN, *Vice President*; NELSON BRADLEY, *Cashier*.

DIRECTORS—Wm. H. Haze, F. Thoman, H. L. George, O. M. Barnes, Nelson Bradley, O. F. Barnes.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$444,090 30	$466,783 98	$494,410 75	$526,510 26
Stocks, bonds and mortgages	237,361 66	245,267 91	258,752 44	253,042 23
Overdrafts	6,001 61	7,039 82	11,343 13	5,271 57
Due from banks in reserve cities	82,247 08	96,032 58	63,306 56	57,044 03
Due from other banks and bankers	5,685 84	448 06	6,367 23	10,668 08
Banking house				
Furniture and fixtures	1,426 74	1,426 74	1,426 74	1,426 74
Other real estate				
Current expenses and taxes paid	3,552 59	24 35	1,256 15	3,827 58
Interest paid				
Exchanges for clearing house				
Checks and cash items	9,825 84	7,281 18	12,401 07	6,079 82
Nickels and pennies	493 54	159 34	185 16	24 59
Gold coin	692 50	2,017 50	1,000 00	1,550 00
Silver coin	357 50	616 50	1,626 25	1,146 50
U. S. and national bank notes	7,866 00	11,892 00	4,277 00	4,831 00
Totals	$799,541 20	$840,989 96	$856,354 48	$870,422 45
Liabilities.				
Capital stock paid in	$65,000 00	$65,000 00	$65,000 00	$65,000 00
Surplus fund	80,000 00	88,000 00	88,000 00	88,000 00
Undivided profits	13,813 11	4,379 15	5,737 71	12,001 01
Dividends unpaid				
Individual deposits, subject to check	171,070 59	210,873 76	222,459 54	193,319 48
Certificates of deposit	228,925 87	214,495 62	211,061 77	243,266 96
Savings deposits	230,731 63	223,241 43	224,095 46	228,835 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	10,000 00	10,000 00	10,000 00	10,000 00
Bills payable		25,000 00	30,000 00	30,000 00
Totals	$799,541 20	$840,989 96	$856,354 48	$870,422 45

No. 16.

INGHAM COUNTY SAVINGS BANK, LANSING.

Organized November 1, 1886.

H. J. DOWNEY, *President*; J. S. MOFFETT, *Vice President*; HENRY HUMPHREY, *Cashier*; L. ADELBERT BAKER, *Assistant Cashier*.

DIRECTORS—H. J. Downey, J. S. Moffett, Henry Humphrey, J. R. Esselstyn, Geo. A. Cockburn, W. D. Sabin, Chas. P. Downey.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$264,744 17	$271,203 11	$268,011 69	$256,182 41
Stocks, bonds and mortgages	60,809 62	59,043 02	63,680 69	61,580 69
Overdrafts	5,267 55	8,665 83	3,570 83	584 89
Due from banks in reserve cities	43,059 45	17,121 29	22,893 07	21,723 59
Due from other banks and bankers	7,005 43	4,316 99	6,845 03	1,395 89
Banking house				
Furniture and fixtures	1,389 58	1,405 18	1,433 71	1,433 71
Other real estate				
Current expenses and taxes paid	20 25	27 68	47 07	41 90
Interest paid				
Exchanges for clearing house	8,865 51	6,761 30	776 28	247 89
Checks and cash items	1,166 06	6,635 70	9,576 99	10,778 82
Nickels and pennies	11 26	55 93	59 22	80 52
Gold coin	4,180 00	700 00	45 00	3,155 00
Silver coin	212 15	691 30	1,426 80	1,240 15
U. S. and national bank notes	4,765 00	6,899 00	8,154 00	14,607 00
Totals	$401,496 03	$383,525 83	$386,020 38	$372,952 46
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits	5,181 50	5,508 64	9,611 04	9,280 15
Dividends unpaid				
Individual deposits, subject to check	28,197 98	22,399 14	27,501 05	33,344 08
Certificates of deposit	45,041 03	41,189 76	43,495 96	31,640 93
Savings deposits	203,075 52	204,895 29	185,412 33	188 687 30
Certified checks		83 00		
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	35,000 00	25,000 00	35,000 00	25,000 00
Bills payable				
Totals	$401,496 03	$383,525 83	$386,020 38	$372,952 46

No 46.

PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WM. J. BEAL, *President;* A. A. WILBUR, *Vice President;* C. H. OSBAND, *Cashier.*

DIRECTORS—A. A. Wilbur, C. H. Osband, John Fill, Wm. J. Beal, A. J. Cook, Christian Breisch.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$71,619 45	$75,170 15	$76,194 20	$79,636 96
Stocks, bonds and mortgages	9,108 00	9,108 00	9,148 00	8,330 00
Overdrafts	2,469 90	1,807 77	2,793 23	1,083 45
Due from banks in reserve cities	6,179 90	4,175 54	2,927 88	1,085 02
Due from other banks and bankers		744 33		
Banking house				
Furniture and fixtures	1,176 91	1,126 91	1,126 91	1,126 91
Other real estate				
Current expenses and taxes paid	748 47	59 96	468 59	1,078 35
Interest paid				
Exchanges for clearing house				
Checks and cash items	239 31	612 11	3,100 10	2,132 00
Nickels and pennies	14 21	7 97	20 17	1 21
Gold coin	430 00	330 00	1,045 00	330 00
Silver coin	39 50	60 00	524 00	276 00
U. S. and national bank notes	1,692 00	868 00	712 00	1,020 00
Totals	$93,717 65	$94,070 74	$98,060 07	$96,099 90
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits	2,099 07	883 85	2,008 85	3,035 81
Dividends unpaid		308 00		
Individual deposits, subject to check	12,626 61	3,208 86	13,368 21	13,446 01
Certificates of deposit	33,190 99	35,032 09	35,048 94	31,340 70
Savings deposits	11,800 98	20,119 98	15,378 01	15,274 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		523 01	256 06	1,008 14
Notes and bills re-discounted	2,000 00	2,000 00		
Bills payable				
Totals	$93,717 65	$94,070 74	$98,060 07	$96,099 90

No. 117.

STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White.

Resources.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$3,000 00	$10,500 00	$10,500 00
Stocks, bonds and mortgages	6,800 00	10,256 00	12,476 00
Overdrafts			
Due from banks in reserve cities	41,182 50	38,373 52	44,108 88
Due from other banks and bankers			
Banking house			
Furniture and fixtures			
Other real estate			
Current expenses and taxes paid	154 90	186 55	189 80
Interest paid	37 69	50 55	97 64
Exchanges for clearing house			
Checks and cash items			
Nickels and pennies	9 95		4 20
Gold coin			
Silver coin		4 20	80 00
U. S. and national bank notes	2,550 00	1,080 00	1,000 00
Totals	$53,735 04	$60,450 82	$68,456 52
Liabilities.			
Capital stock paid in	$45,000 00	$45,000 00	$45,000 00
Surplus fund			
Undivided Profits		16 05	280 21
Dividends unpaid			
Individual deposits, subject to check			
Certificates of deposit			
Savings deposits	8,735 04	15,434 77	23,176 31
Certified checks			
Cashier's checks outstanding			
Due to banks and bankers			
Notes and bills re-discounted			
Bills payable			
Totals	$53,735 04	$60,450 82	$68,456 52

No. 8.

PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President;* WM. HAYNES, *Vice President;* W. W. PIERSON, *Cashier.*

DIRECTORS—A. R. L. Covert, A. J. Wilson, M. E. Rumsey, Wm. Haynes, J. J. Tuttle, S. O. Russell O. V. Tuttle.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$88,042 26	$89,439 43	$91,811 93	$91,859 21
Stocks, bonds and mortgages	1,686 00	1,686 00	1,686 00	1,686 00
Overdrafts	3,396 69	2,445 69	4,608 45	1,467 12
Due from banks in reserve cities	22,556 32	5,139 34	2,621 71	12,070 66
Due from other banks and bankers		7 69	297 58	37 19
Banking house	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	597 17	3 20	377 33	765 92
Interest paid				
Exchanges for clearing house				
Checks and cash items	131 00	574 00	460 00	15 00
Nickels and pennies	8 19	12 58	12 54	3 66
Gold coin	1,780 00	1,200 00	950 00	2,950 00
Silver coin	190 00	210 00	160 00	175 00
U. S. and national bank notes	1,818 00	8,216 00	2,991 00	2,569 00
Totals	$120,205 63	$113,933 93	$110,976 53	$118,598 76
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	3,157 99	982 50	2,403 61	4,433 49
Dividends unpaid	110 00	2,135 00	420 00	412 00
Individual deposits, subject to check	34,145 72	29,254 99	25,067 75	30,302 92
Certificates of deposit	22,791 92	21,554 28	22,791 74	23,450 35
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		7 16	293 43	
Notes and bills re-discounted				
Bills payable				
Totals	$120,205 63	$113,933 93	$110,976 53	$118,598 76

No 111.

LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; M. C. GRISWOLD, *Cashier*; HENRY N. STONE, *Assistant Cashier*.

DIRECTORS—A. J. Bowne, Daniel Striker, M. C. Griswold, R. E. Combe, J. C. Griswold.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$89,044 11	$93,364 05	$97,081 48	$111,648 58
Stocks, bonds and mortgages	7,847 38	8,166 13	8,094 88	11,196 84
Overdrafts		152 60		102 02
Due from banks in reserve cities	4,501 80	9,200 84	10,042 42	9,613 99
Due from other banks and bankers				
Banking house	6,500 00	6,500 00	6,500 00	6,500 00
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	444 35	26 87	501 23	1,180 24
Interest paid	544 07		477 05	912 44
Exchanges for clearing house				
Checks and cash items	3,627 20	51 09	5,429 76	259 04
Nickels and pennies	64 65	73 30	19 86	57 99
Gold coin	5,639 70	3,684 70	4,327 50	1,562 50
Silver coin	1,272 01	1,797 61	1,279 44	2,496 74
U. S. and national bank notes	2,134 00	3,001 00	3,243 00	4,537 00
Totals	$121,619 27	$126,037 69	$136,996 62	$150,197 38
Liabilities.				
Capital stock paid in	$20,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits	1,419 17	960 11	2,125 30	4,760 74
Dividends unpaid				
Individual deposits, subject to check	80,259 79	22,703 24	31,683 77	16,026 87
Certificates of deposit	69,940 31	77,374 34	78,187 55	94,410 27
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				10,000 00
Bills payable				
Totals	$121,619 27	$126,037 69	$136,996 62	$150,197 38

No. 92.

THE COMMERCIAL AND SAVINGS BANK, LUDINGTON.

Organized February 4, 1890.

ANTOINE E. CARTIER, *President;* JAS. A. ARMSTRONG, *Vice President;* H. S. FULLER, *Cashier.*

DIRECTORS—Otis Fuller, A. E. Cartier, H. S. Fuller, J. A. Armstrong, H. C. Ransom, W. A. Cartier, Thos. P. McMaster, J. C. Smith, Frank A. Foster.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$70,680 84	$82,908 82	$90,279 25	$83,217 76
Stocks, bonds and mortgages	4,793 20	6,143 20	9,283 20	19,653 45
Overdrafts	48 94	40 94	239 82	100 08
Due from banks in reserve cities	3,769 39	4,316 45	6,044 55	8,294 21
Due from other banks and bankers	68 70	1,889 46	956 62	2,326 36
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Current expenses and taxes paid	5 60	24 03	15 96	151 60
Interest paid				
Exchanges for clearing house				
Checks and cash items	187 01	1,063 10	1,161 71	699 63
Nickels and pennies	467 37	497 05	314 45	246 49
Gold coin	1,340 00	230 00	910 00	155 00
Silver coin	385 90	727 00	1,367 05	185 90
U. S. and national bank notes	1,283 00	729 00	1,470 00	653 00
Totals	$92,029 95	$107,568 55	$121,042 61	$124,683 48
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund		2,000 00	2,000 00	2,000 00
Undivided profits	2,081 22	428 15	1,535 26	2,083 37
Dividends unpaid				
Individual deposits, subject to check	14,339 74	17,254 14	26,668 53	24,718 54
Certificates of deposit	13,694 92	16,729 00	17,576 43	19,930 33
Savings deposits	7,414 07	9,156 09	11,939 79	10,331 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	4,500 00	12,001 17	11,322 60	14,320 00
Bills payable				1,300 00
Totals	$92,029 95	$107,568 55	$121,042 61	$124,683 48

No. 88.

PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS—S. W. Clarkson, C. W. Case, J. Kingsley, S. E. Jaynes, F. Valentine. L. D. Watkins, F. Spafard, J. D. Corey, W. Burtless, A. F. Freeman.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$37,384 66	$68,769 94	$67,559 39	$62,256 12
Stocks, bonds and mortgages	40,947 19	37,384 66	45,084 66	45,084 66
Overdrafts	1,637 52	847 00	607 66	665 62
Due from banks in reserve cities	36,432 54	5,523 93	7,142 84	14,941 64
Due from other banks and bankers	3,065 77	611 12	.....	2,349 75
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate	6,500 00	6,500 00	6,500 00	6,500 00
Current expenses and taxes paid	518 60	.....	59 89	415 63
Interest paid	.....	.....	.....	.....
Exchanges for clearing house	.....	.....	.....	.....
Checks and cash items	.....	37 69	.....	7 39
Nickels and pennies	31 20	12 09	25 48	15 68
Gold coin	295 00	492 50	1,112 50	1,380 00
Silver coin	664 25	665 00	900 18	810 00
U. S. and national bank notes	4,111 00	6,940 00	3,449 00	4,300 00
Totals	$139,194 86	$135,391 06	$140,048 73	$146,333 62
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	4,058 52	4,357 65	4,357 65	4,357 65
Undivided profits	2,229 42	53 07	1,219 66	2,126 96
Dividends unpaid	.....	.....	.....	.....
Individual deposits, subject to check	35,780 38	34,856 67	40,304 62	49,828 75
Certificates of deposit	47,126 54	46,123 67	44,166 80	40,020 26
Savings deposits	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....
Cashier's checks outstanding	.....	.....	.....	.....
Due to banks and bankers	.....	.....	.....	.....
Notes and bills re-discounted	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....
Totals	$139,194 86	$135,391 06	$140,048 73	$146,333 62

No. 116.

MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNEY, *President*; EDWIN RUSSELL, *Vice President*; W. G. GREGORY, *Cashier*.

DIRECTORS—Thos. Kenney, C. A. Waal, J. Kirster, E. Russell, J. Aarons, F. C. Reynolds, J. H. Grant, E. G. Filer, Thos. W. Barry.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts		$31,453 77	$59,684 89	$86,397 42
Stocks, bonds and mortgages		1,550 00	4,350 00	3,950 00
Overdrafts		9 92	21 05	178 21
Due from banks in reserve cities		26,505 07	33,551 96	21,609 25
Due from other banks and bankers		9,000 00		
Banking house				
Furniture and fixtures		165 92	1,099 47	1,099 47
Other real estate				
Current expenses and taxes paid		1,352 77	1,993 30	
Interest paid			108 62	
Exchanges for clearing house				
Checks and cash items		1,457 00	336 34	46 25
Nickels and pennies		81 64	147 33	84 14
Gold coin		330 00	2,460 00	3,280 00
Silver coin		593 20	602 70	1,178 35
U. S. and national bank notes		8,642 00	9,593 00	8,107 00
Totals		$31,140 29	$113,997 66	$125,930 09
Liabilities.				
Capital stock paid in		$35,000 00	$45,000 00	$50,000 00
Surplus fund				
Undivided profits		909 95	1,909 11	485 46
Dividends unpaid				
Individual deposits subject to check		33,199 59	80,488 95	81,995 01
Certificates of deposit		7,516 93	20,362 87	16,513 63
Savings Deposits		4,513 82	16,236 73	24,702 05
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				2,233 95
Notes and bills re-discounted				
Bills payable				
Totals		$31,140 29	$113,997 66	$125,930 09

No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organised May 16, 1889.

WM. H. HILL, *President;* JNO. D. MERSEREAU, *Vice President;* WILLIS C. MARSH, *Cashier.*

DIRECTORS—Fred. W. McKinney, Abijah Weston, Wm. H. Hill, Martin H. Quick, Jno. D. Mersereau.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$114,558 34	$123,052 46	$143,760 23	$109,526 61
Stocks, bonds and mortgages	8,096 81	20,334 55	23,567 12	49,346 21
Overdrafts	178 78	474 00	490 87	880 15
Due from banks in reserve cities	13,088 22	6,185 04	13,071 60	5,288 08
Due from other banks and bankers		918 43	300 00	198 98
Banking house				
Furniture and fixtures	1,537 07	1,537 07	1,537 07	1,619 42
Other real estate				
Current expenses and taxes paid	330 56	25 80	1,989 62	2,054 93
Interest paid				
Exchanges for clearing house				
Checks and cash items	783 69	414 71	611 72	1,041 12
Nickels and pennies	184 65	201 49	137 93	242 49
Gold coin	1,950 00	2,275 00	1,350 00	210 00
Silver coin	1,500 20	2,055 45	531 85	1,176 80
U. S. and national bank notes	13,172 00	5,828 00	18,896 00	6,832 00
Totals	$155,315 32	$173,302 00	$205,294 01	$178,391 79
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	13,000 00	15,000 00	15,000 00	15,000 00
Undivided profits	1,346 04	705 94	2,636 21	4,774 59
Dividends unpaid				
Individual deposits, subject to check	69,000 55	84,413 38	92,077 66	79,031 78
Certificates of deposit	21,968 73	23,182 68	23,715 64	27,720 92
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted			21,864 50	1,864 50
Bills payable				
Totals	$155,315 32	$173,302 00	$205,294 01	$178,391 79

No. 121.

FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1891.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *2d Vice President*; FRANK MCELROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, F. S. Parker, C. F. Zimmerman, P. H. Kean, R. A. Cottrell, Geo. W. Moore, F. McElroy, A. C. Batcheller.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts			$15,677 28	$27,853 92
Stocks, bonds and mortgages			9,050 00	13,100 00
Overdrafts			286 51	
Due from banks in reserve cities			6,669 55	7,711 94
Due from other banks and bankers			3,748 39	4,901 41
Banking house				
Furniture and fixtures			1,525 66	1,597 26
Other real estate				
Current expenses and taxes paid			240 14	567 59
Interest paid			116 96	282 78
Exchanges for clearing house				
Checks and cash items			20 60	252 21
Nickels and pennies			80 73	35 07
Gold coin			90 00	950 00
Silver coin			734 50	852 70
U. S. and national bank notes			1,456 00	3,335 00
Totals			$39,696 27	$61,389 93
Liabilities.				
Capital stock paid in			$15,000 00	$25,000 00
Surplus fund				
Undivided profits			177 90	1,118 69
Dividends unpaid				
Individual deposits, subject to check			14,303 72	20,224 79
Certificates of deposit			9,487 13	10,752 19
Savings deposits			727 52	4,294 26
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals			$39,696 27	$61,389 93

No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President;* FRANK HART, *Vice President;* G. W. CARMAN, *Cashier.*

DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, R. Holland, W. F. Sanber, C. A. Blood, J. W. Porter.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts			$78,504 67	$92,434 79
Stocks, bonds and mortgages			29,593 40	31,093 40
Overdrafts			2,133 29	502 86
Due from banks in reserve cities			13,231 74	17,610 01
Due from other banks and bankers			7,064 64	3,033 66
Banking house			6,000 00	6,000 00
Furniture and fixtures			1,180 00	1,180 00
Other real estate				
Current expenses and taxes paid			96 46	678 98
Interest paid				276 29
Exchanges for clearing house				
Checks and cash items			286 39	50 40
Nickels and pennies			11 06	51 19
Gold coin			1,698 50	2,728 90
Silver coin			1,343 00	1,414 50
U. S. and national bank notes			4,239 00	7,341 00
Totals			$145,482 17	$164,395 98
Liabilities.				
Capital stock paid in			$45,800 00	$50,000 00
Surplus fund				
Undivided profits			93 54	1,141 27
Dividends unpaid				
Individual deposits, subject to check			58,100 26	60,250 68
Certificates of deposit			41,488 37	30,840 48
Savings deposits				22,133 55
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals			$145,482 17	$164,395 98

No. 100.

MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

C. H. CALL, *President*; N. M. KAUFMAN, *Vice President*; GEORGE BARNES, *Cashier*; S. R. KAUFMAN, *Assistant Cashier*.

DIRECTORS—M. Breitung, Chas. H. Call, N. M. Kaufman, Wm. P. Healy, Wm. F. Fitch, Sam. Mitchell, S. R. Kaufman, M. W. O'Brien.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$157,011 52	$82,057 33	$83,136 17	$97,560 50
Stocks, bonds and mortgages	98,750 66	216,043 53	249,288 38	228,423 91
Overdrafts	17 04			
Due from banks in reserve cities	17,239 31	47,981 87	21,124 61	18,656 50
Due from other banks and bankers	8,842 83		1,970 25	5,093 57
Banking house	15,500 00	17,814 98	34,564 98	52,371 31
Furniture and fixtures	673 09	673 09	673 09	673 09
Other real estate				
Current expenses and taxes paid	29 15	49 21	214 93	33 12
Interest paid		1,696 67	63 75	2,923 96
Exchanges for clearing house				
Checks and cash items	2,361 57	1,416 50	12,163 42	8,244 80
Nickels and pennies	5 29	48 55	58 54	30 50
Gold coin	5,840 00	13,285 00	6,495 00	12,670 00
Silver coin	1,853 50	1,089 30	1,196 90	1,125 20
U. S. and national bank notes	1,750 00	8,447 00	9,249 00	5,880 00
Totals	$309,873 96	$390,603 03	$420,199 02	$433,186 46
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund				
Undivided profits	4,811 46	6,567 03	8,181 63	10,058 02
Dividends unpaid				
Individual deposits, subject to check	71,215 14	89,099 33	108,452 51	101,558 69
Certificates of deposit	19,208 84	30,534 03	29,007 54	36,156 05
Savings deposits	114,526 02	161,969 41	173,916 37	184,945 98
Certified checks	112 50			
Cashier's checks outstanding				
Due to banks and bankers		2,433 23	640 97	467 72
Notes and bills re-discounted				
Bills payable				
Totals	$309,873 96	$390,603 03	$420,199 02	$433,186 46

No. 22.

FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President;* L. C. WEBB, *Vice President;* J. M. DRESSER, *Cashier.*

DIRECTORS—J. M. Dresser, Harper Reed, D. P. Whitmore, Geo. W. Bristol, H. M. Williams, Lewis C. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$197,383 85	$194,870 71	$192,557 44	$174,541 10
Stocks, bonds and mortgages	14,810 43	13,595 43	12,532 22	39,277 22
Overdrafts	245 02	132 48	361 72	538 05
Due from banks in reserve cities	20,575 23	11,421 07	10,426 87	14,446 66
Due from other banks and bankers	278 00		249 00	
Banking house				
Furniture and fixtures	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate				
Current expenses and taxes paid	152 30	234 91	291 71	3 80
Interest paid				
Exchanges for clearing house				
Checks and cash items	246 78	387 47	362 10	278 43
Nickels and pennies	39 81	98 74	83 78	37 72
Gold coin	785 00	3,190 00	3,245 00	1,265 00
Silver coin	723 30	1,137 10	774 50	641 60
U. S. and national bank notes	5,986 60	5,994 09	2,944 00	6,378 00
Totals	$242,475 72	$232,361 91	$225,128 34	$238,702 58
Liabilities.				
Capital stock paid in	$75,000 00	$75,000 00	$75,000 00	$75,000 00
Surplus fund	2,000 00	2,500 00	2,500 00	2,500 00
Undivided profits	11,961 36	9,705 31	11,214 91	14,553 44
Dividends unpaid				
Individual deposits, subject to check	64,863 66	52,605 49	59,604 00	66,298 46
Certificates of deposit	82,236 55	76,076 83	76,809 43	80,350 68
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	6,414 15	16,474 28	500 00	
Bills payable				
Totals	$242,475 72	$232,361 91	$225,128 34	$238,702 58

No. 107.

FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President;* O. W. HALSTEAD, *Vice President;* F. E. DENSMORE, *Cashier.*

DIRECTORS—L. C. Webb, O. W. Halstead, Chas. J. Rayner, Marcus Gregor, L. S. Bates, H. L. Henderson, T. Densmore.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$87,908 92	$87,834 70	$83,816 79	$85,252 20
Stocks, bonds and mortgages	3,315 61	4,190 61	5,780 36	13,080 36
Overdrafts	80 11	1,010 28	46 93	53 39
Due from banks in reserve cities	3,313 87	8,383 22	14,007 45	15,854 26
Due from other banks and bankers				
Banking house				
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate				
Current expenses and taxes paid	691 75	3 45	630 12	1,052 17
Interest paid	146 21	7 05	191 86	277 62
Exchanges for clearing house				
Checks and cash items	73 00	97 52	217 31	481 15
Nickels and pennies	53 17	50 80	51 22	58 96
Gold coin	5,065 00	3,642 50	2,725 00	4,645 00
Silver coin	1,128 05	779 95	678 40	1,684 70
U. S. and national bank notes	900 00	1,122 00	754 00	3,580 00
Totals	$105,125 69	$109,622 08	$111,399 44	$128,519 81
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund		2,500 00	2,500 00	2,500 00
Undivided profits	3,425 85	708 64	2,210 02	3,585 89
Dividends unpaid				
Individual deposits, subject to check	17,196 84	13,810 29	18,232 36	25,565 92
Certificates of deposit	34,503 50	39,684 59	38,457 06	46,868 00
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted		2,968 56		
Bills payable				
Totals	$105,125 69	$109,622 08	$111,399 44	$128,519 81

No. 113.

STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

A. J. BOWNE, *President*; R. E. COMBS, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—K. M. Keeler, R. E. Combs, M. C. Griswold, A. J. Bowne, W. E. Keeler.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$61,410 95	$66,410 01	$72,846 31	$70,200 55
Stocks, bonds and mortgages	7,968 24	8,397 91	12,554 09	8,852 08
Overdrafts	29 86		166 65	
Due from banks in reserve cities	8,759 94	8,298 22	5,846 11	11,797 95
Due from other banks and bankers	182 66		21 75	274 47
Banking house			2,500 00	2,500 00
Furniture and fixtures	4,500 00	4,500 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid			293 87	353 76
Interest paid	12 45	25 32	296 18	580 49
Exchanges for clearing house				
Checks and cash items	406 18	1,320 70	76 18	914 18
Nickels and pennies	7 46	14 42	15 01	5 79
Gold coin	1,220 00	900 00	1,170 00	1,200 00
Silver coin	93 65	265 00	510 35	278 12
U. S. and national bank notes	4,013 00	2,950 00	3,405 00	1,902 00
Totals	$88,603 89	$93,081 58	$101,701 50	$100,759 29
Liabilities.				
Capital stock paid in	$20,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits	615 03	899 83	2,603 83	3,361 86
Dividends unpaid				
Individual deposits, subject to check	26,272 61	14,984 18	19,129 65	16,868 02
Certificates of deposit	41,716 25	39,181 43	43,968 02	41,783 64
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		16 14		
Notes and bills re-discounted		13,000 00	11,000 00	9,745 77
Bills payable				4,000 00
Totals	$88,603 89	$93,081 58	$101,701 50	$100,759 29

No. 97.

MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*; A. S. ARBURY, *Teller*.

DIRECTORS—Maxson Anderson, Wm. D. Marsh, Wm. Patrick, George Rockwell, M. P. Anderson, Chas. Brown.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$46,593 86	$43,066 19	$46,905 77	$42,810 59
Stocks, bonds and mortgages	11,139 70	10,548 47	13,146 94	12,456 94
Overdrafts	1,450 67	2,468 18	2,747 90	1,574 16
Due from banks in reserve cities	897 92	1,536 14	1,757 75	2,004 72
Due from other banks and bankers	1,185 48	700 99	125 00	362 72
Banking house				
Furniture and fixtures	882 00	882 00	882 00	882 00
Other real estate				
Current expenses and taxes paid	307 09	135 90	393 70	613 60
Interest paid	170 63	5 50	29 87	401 29
Exchanges for clearing house				
Checks and cash items	1,501 19	355 88	250 35	157 53
Nickels and pennies	15 84	10 22	15 21	20 27
Gold coin	100 00	100 00	200 00	800 00
Silver coin	103 00	20 00	171 00	200 00
U. S. and national bank notes	1,900 00	1,800 00	1,500 00	1,184 00
Totals	$66,247 38	$61,629 47	$68,125 49	$63,467 82
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	1,050 00	1,200 00	1,200 00	1,200 00
Undivided profits	1,389 47	182 77	1,147 63	1,993 79
Dividends unpaid		114 00		
Individual deposits, subject to check	14,920 28	13,279 96	15,677 55	13,934 39
Certificates of deposit	9,461 56	9,544 01	9,957 98	8,875 44
Savings deposits	14,073 17	12,308 73	11,913 41	12,252 98
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	852 90		728 92	211 22
Notes and bills re-discounted			2,500 00	
Bills payable				
Totals	$66,247 38	$61,629 47	$68,125 49	$63,467 82

No. 13.

STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President;* MAX. ANDERSON, *Vice President;* WM. D. MARSH, *Cashier.*

DIRECTORS—W. Patrick, W. D. Marsh, Max. Anderson, Chas. Brown, M. P. Anderson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$117,350 33	$87,291 66	$88,745 23	$102,749 43
Stocks, bonds and mortgages	3,500 00	28,500 00	27,500 00	3,000 00
Overdrafts	2,316 25	1,365 40	2,362 50	2,115 65
Due from banks in reserve cities	1,937 27	843 77	560 16	1,885 70
Due from other banks and bankers	216 49	906 99	284 20	524 01
Banking house				
Furniture and fixtures	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid	1,912 70	204 92	711 10	1,373 25
Interest paid				
Exchanges for clearing house				
Checks and cash items	813 04	818 73	666 38	1,845 06
Nickels and pennies	12 99	7 37	43 57	57 05
Gold coin	550 00	115 00	315 00	650 00
Silver coin	144 50	48 50	81 75	150 00
U. S. and national bank notes	1,117 00	4,365 00	1,699 00	1,113 00
Totals	$134,421 23	$129,018 00	$127,519 55	$120,013 83
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,500 00	7,000 00	7,000 00	7,000 00
Undivided profits	2,954 51	337 57	2,115 71	3,061 71
Dividends unpaid		1,560 00		
Individual deposits, subject to check	26,926 53	28,406 85	25,644 01	21,795 23
Certificates of deposit	18,498 46	21,362 20	21,274 14	22,097 50
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	1,095 57	42 49	1,663 17	841 49
Notes and bills re-discounted	28,446 16	20,308 89	19,822 52	15,197 91
Bills payable				
Totals	$134,421 23	$129,018 00	$127,519 55	$120,013 83

No. 77.

FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President;* C. H. WILSON, *Vice President;* MELL BARNES, *Cashier.*

DIRECTORS—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, Wm. C. Reeves, T. W. Barnes.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$51,086 68	$49,667 64	$46,799 59	$46,317 78
Stocks, bonds and mortgages	10,910 00	10,913 29	10,890 29	11,330 29
Overdrafts	483 50	847 61	7,139 62	8,590 07
Due from banks in reserve cities	4,575 19	1,141 19	7,659 87	7,805 72
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,126 28	1,126 28	1,126 28	1,380 18
Other real estate				
Current expenses and taxes paid	734 63	92	384 71	763 01
Interest paid	222 71	19 76	155 72	267 09
Exchanges for clearing house				
Checks and cash items	602 71	49 82	29 60	397 51
Nickels and pennies	20 88	5 34	115 72	87 15
Gold coin	135 50	205 50	110 50	250 50
Silver coin	113 00	562 50	458 75	1,063 50
U. S. and national bank notes	3,686 00	5,760 00	4,894 00	4,341 00
Totals	$73,697 08	$70,299 35	$79,764 15	$82,593 75
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	325 00	325 00	500 00	500 00
Undivided profits	2,340 61	1,963 09	1,755 10	2,974 25
Dividends unpaid				
Individual deposits, subject to check	15,109 89	12,776 20	16,984 25	16,620 10
Certificates of deposit	30,921 58	30,235 06	35,544 80	37,499 40
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$73,697 08	$70,299 35	$79,764 15	$82,593 75

No. 51.

MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEO. A. SKINNER, *Cashier*.

DIRECTORS—A. Grenier, F. G. Kendrick, Wm. J. Ullrich, Chas. D. Crittenden, T. Laungerhausen, Oliver Chapaton, Jno. Roskopp, Geo. A. Skinner.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$296,498 91	$275,378 99	$286,679 19	$288,841 40
Stocks, bonds and mortgages	119,100 80	130,223 80	128,923 80	143,831 80
Overdrafts	250 91	341 48	934 12	596 29
Due from banks in reserve cities	53,870 42	44,782 10	42,368 24	48,951 27
Due from other banks and bankers				
Banking house	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate				
Current expenses and taxes paid	1,515 86	105 05	952 27	1,973 70
Interest paid	5,283 79	178 63	3,614 47	4,512 87
Exchanges for clearing house				
Checks and cash items	414 62	1,404 88	1,067 48	2,270 67
Nickels and pennies	68 93	84 64	15 98	198 70
Gold coin	13,425 00	16,200 00	16,825 00	17,050 00
Silver coin	4,373 50	3,085 00	578 75	2,444 00
U. S. and national bank notes	15,527 00	13,250 00	23,227 00	13,086 00
Totals	$523,734 74	$503,434 57	$518,586 80	$537,106 20
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	53,717 80	46,906 56	52,106 92	56,192 37
Dividends unpaid		936 00		
Individual deposits subject to check	70,793 69	66,748 03	60,274 99	61,011 42
Certificates of deposit	199,895 66	180,102 78	193,127 71	198,333 55
Savings deposits	139,327 59	148,741 20	152,190 69	161,339 31
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers			885 99	229 55
Notes and bills re-discounted				
Bills payable				
Totals	$523,734 74	$503,434 57	$518,586 80	$537,106 20

No. 70.

COMMERCIAL BANK, MT. PLEASANT.

Organized February 20, 1885.

A. W. WRIGHT, *President;* W. T. KNOWLTON, *Vice President;* F. MCNAMARA, *Cashier.*

DIRECTORS—M. Devereaux, William N. Brown, J. W. Hance, W. T. Knowlton, A. W. Wright.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$96,269 24	$97,024 86	$93,957 58	$91,392 05
Stocks, bonds and mortgages	3,669 00	4,360 18	5,221 74	4,630 56
Overdrafts	20 46	163 93		8 90
Due from banks in reserve cities	3,702 34	305 68	1,941 50	2,822 89
Due from other banks and bankers		5 25		
Banking house				
Furniture and fixtures	2,124 75	2,124 75	2,124 75	2,124 75
Other real estate	1,826 16	1,584 15	1,584 15	1,659 15
Current expenses and taxes paid	944 89	41 13	391 73	1,255 14
Interest paid	286 30		258 73	326 06
Exchanges for clearing house				
Checks and cash items	209 28	816 38	55 00	99 22
Nickels and pennies	50 05	50 00	30 54	45 49
Gold coin	550 00	1,050 00	120 00	590 00
Silver coin	825 90	996 95	664 40	536 00
U. S. and national bank notes	1,999 00	2,543 00	2,696 00	5,207 00
Totals	$112,477 37	$110,865 76	$109,046 12	$110,696 71
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	8,995 89	8,014 96	9,486 31	10,678 73
Dividends unpaid				
Individual deposits, subject to check	19,783 97	16,998 82	13,934 72	16,902 70
Certificates of deposit	17,718 06	16,891 20	15,507 75	19,606 79
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	19 45	253 14		
Notes and bills re-discounted	5,960 00	8,707 64	10,117 34	3,508 49
Bills payable				
Totals	$112,477 37	$110,865 76	109,046 12	$110,696 71

No. 74.

PEOPLES' SAVINGS BANK, MOUNT PLEASANT.

Organized April 11, 1888.

HENRY DÜTTMAN, *President;* J. A. CROWLEY, *Vice President;* JOHN. F. RYAN, *Cashier.*

DIRECTORS—Henry Düttman, J. A. Crowley, Jno. F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$13,478 14	$14,168 89	$15,795 57	$25,702 88
Stocks, bonds and mortgages	72,909 02	75,615 29	79,061 67	82,829 72
Overdrafts	607 08	490 37	1,793 86	1,095 38
Due from banks in reserve cities	14,632 50	13,339 88	4,421 78	6,845 64
Due from other banks and bankers	2,604 10	4,540 54	1,540 54	1,794 26
Banking house				
Furniture and fixtures	741 57	741 57	760 72	760 72
Other real estate	674 20	673 19	1,219 80	1,219 80
Current expenses and taxes paid	2,567 53	1,120 84	2,015 49	2,374 26
Interest paid	140 55		57 06	806 09
Exchanges for clearing house				
Checks and cash items	745 47	2,011 59	1,331 67	510 48
Nickels and pennies	3 62	25 46	1 89	3 06
Gold coin	215 00	1,077 50	1,640 00	2,000 00
Silver coin	17 55	188 35	80 80	34 15
U. S. and national bank notes	1,738 00	2,596 00	1,298 00	765 00
Totals	$111,074 33	$116,526 92	$110,988 85	$126,541 39
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	2,000 00	2,250 00	2,250 00	2,250 00
Undivided profits	2,119 33	354 45	835 84	2,616 99
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit	12,313 94	17,802 97	25,287 16	33,186 10
Savings deposits	44,622 58	46,089 28	32,334 99	38,250 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	18 48	30 22	280 86	288 16
Notes and bills re-discounted				
Bills payable				
Totals	$111,074 33	$116,526 92	$110,988 85	$126,541 39

No. 60.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, *President*; C. H. HACKLEY, *First Vice President*; G. F. OUTWAITE, *Second Vice President*; F. E. HAMMOND, *Cashier*.

DIRECTORS—J. A. Miller, J. W. Blodgett, W. S. Wood, Geo. Hume, N. Friedman, J. F. Denslow, C. C. Billinghurst, G. R. Selkirk, J. C. Lewis, Henry Idema, John Riordan, J. W. Moon, G. F. Outwaite, C. H. Hackley, F. E. Hammond, P. H. Wintermute.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$130,122 49	$131,987 45	$158,083 01	$162,971 76
Stocks, bonds and mortgages	122,968 20	119,723 20	117,300 99	108,125 99
Overdrafts	154 08	426 25	355 58	225 08
Due from banks in reserve cities	15,761 54	16,309 71	14,968 86	12,234 00
Due from other banks and bankers		100 00	81 97	
Banking house				
Furniture and fixtures	2,400 00	2,000 00	2,100 00	2,100 00
Other real estate				
Current expenses and taxes paid	1,717 48	29 28	2,291 12	3,403 92
Interest paid	465 11	61 99	126 99	455 08
Exchanges for clearing house	1,952 51	2,055 93	6,019 23	9,425 58
Checks and cash items	122 08	196 11	160 85	334 05
Nickels and pennies	251 62	131 14	252 08	252 09
Gold coin	2,245 00	3,245 00	2,750 00	1,715 00
Silver coin	1,772 41	1,428 00	1,962 60	1,739 05
U. S. and national bank notes	15,195 00	14,986 00	11,296 00	7,683 00
Totals	$295,147 47	$292,630 06	$317,766 28	$310,654 55
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,100 00	5,000 00	5,000 00	5,000 00
Undivided profits	9,517 35	2,850 28	7,899 69	11,676 77
Dividends unpaid		208 00		
Individual deposits, subject to check	24,822 45	18,273 32	19,444 28	19,757 51
Certificates of deposit	13,116 37	17,177 33	25,097 89	20,658 47
Savings deposits	179,184 79	185,745 41	199,187 59	195,569 49
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	5,406 51	375 72	3,137 33	52 31
Notes and bills re-discounted	10,000 00	13,000 00	8,000 00	8,000 00
Bills payable				
Totals	$295,147 47	$292,630 06	$317,766 28	$310,654 55

No. 19.

FARMERS AND MERCHANTS' BANK, NASHVILLE.

Organized December 15, 1888.

C. D. BEEBE, *President;* G. A TRUMAN, *Vice President;* C. A. HOUGH, *Cashier.*

DIRECTORS—L. E. Knappen, N. A. Fuller, G. A. Truman, W. H. Kleinhans, H. R. Dickerson, C. W. Smith, C. D. Beebe.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$104,645 91	$102,353 47	$104,624 96	$96,889 74
Stocks, bonds and mortgages	2,595 86	2,595 86	2,581 56	2,917 19
Overdrafts	2,451 53	1,044 86	2,184 02	1,515 70
Due from banks in reserve cities	2,686 52	6,026 87	6,157 46	10,552 88
Due from other banks and bankers				
Banking house				2,050 00
Furniture and fixtures	1,144 61	1,288 99	1,288 99	1,288 99
Other real estate				
Current expenses and taxes paid	804 69	42 45	487 27	912 66
Interest paid	276 14			619 93
Exchanges for clearing house				
Checks and cash items	4,725 21	907 14	960 28	1,146 75
Nickels and pennies	33 09	15 04	21 30	10 26
Gold coin	890 00	615 00	1,030 00	1,130 00
Silver coin	100 00	80 00	420 00	150 00
U. S. and national bank notes	2,063 00	2,017 00	2,208 00	3,171 00
Totals	$121,916 56	$116,986 68	$121,958 84	$121,855 10
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,200 00	2,500 00	2,500 00	2,500 00
Undivided profits	4,501 20	83 77	836 50	2,883 20
Dividends unpaid		880 00		
Individual deposits, subject to check	21,643 48	10,063 92	22,757 09	22,464 29
Certificates of deposit	42,771 88	51,458 99	45,865 25	42,007 61
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	2,000 00	2,000 00		2,000 00
Bills payable				
Totals	$121,916 56	$116,986 68	$121,958 84	$121,855 10

No. 123.

NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1891.

M. W. O'BRIEN, *President;* JOHN A. SHATTUCK, *Vice President;* S. N. DUTCHER, *Cashier.*

DIRECTORS—W. L. Ducey, J. A. Shattuck, S. N. Dutcher, C. W. Case, M. W. O'Brien, Hugh McMillan.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				$21,450 81
Stocks, bonds and mortgages				
Overdrafts				248 18
Due from banks in reserve cities				15,187 06
Due from other banks and bankers				554 65
Banking house				
Furniture and fixtures				690 25
Other real estate				
Current expenses and taxes paid				795 49
Interest paid				28 18
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				45
Gold coin				670 00
Silver coin				455 24
U. S. and national bank notes				3,871 00
Totals				$43,400 76
Liabilities.				
Capital stock paid in				$14,000 00
Surplus fund				
Undivided profits				954 83
Dividends unpaid				
Individual deposits, subject to check				19,006 05
Certificates of deposit				5,138 86
Savings deposits				4,301 02
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				$43,400 76

No. 127.

FIRST STATE AND SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

ORVILLE W. COOLIDGE, *President;* GEO. W. ROUGH, *Vice President;* W. S. Sinclair, *Cashier.*

DIRECTORS—Geo. W. Rough, E. F. Woodcock, A. G. Gage, J. H. Richardson, O. W. Coolidge.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits				
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				

No. 36.

THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Re-organized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*; W. MAHON, *Assistant Cashier*.

DIRECTORS—Geo. Peck, Geo. W. Latimer, F. B. Howard, Chas. Ballard, A. B. Weston, C. W. Ballard, A. S. Sholes.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$35,147 49	$31,447 06	$32,515 16	$31,183 52
Stocks, bonds and mortgages	33,924 98	37,794 07	43,022 27	46,452 41
Overdrafts	22 80	3 52	30 18	917 89
Due from banks in reserve cities	7,254 29	10,192 36	5,284 23	10,640 18
Due from other banks and bankers	227 76			
Banking house	3,072 28	3,072 28	3,072 28	3,072 28
Furniture and fixtures	1,300 39	1,300 39	1,300 39	1,300 39
Other real estate				
Current expenses and taxes paid	478 33	87 26	428 64	850 83
Interest paid	395 15	15 79	103 71	277 27
Exchanges for clearing house				
Checks and cash items	28 27	2 38	7 40	64 28
Nickels and pennies	55 12	36 02	26 18	18 43
Gold coin	477 50	427 50	70 00	1,112 50
Silver coin	490 65	520 65	598 65	590 25
U. S. and national bank notes	968 00	1,873 00	2,397 00	2,039 00
Totals	$83,842 51	$86,722 28	$88,806 09	$98,464 23
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	800 00	1,000 00	1,000 00	1,000 00
Undivided profits	1,726 87	250 98	954 58	2,606 52
Dividends unpaid				
Individual deposits, subject to check	9,484 82	8,144 62	6,947 05	8,184 11
Certificates of deposit	21,830 82	27,296 68	29,904 46	36,673 60
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$83,842 51	$86,722 28	$88,806 09	$98,464 23

No. 20.

IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1889.

ROBERT K. GOWANLOCK, *President*; WM. V. PENOYER, *Vice President*; WALTER L. CURTISS, *Cashier*; C. H. VAN TYNE, *Assistant Cashier*.

DIRECTORS—Wm. V. Penoyer. R. K. Gowanlock, Julien V. O'Brien, Edwin F. Holmes, Chas. R. Henry, Edward Smith.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$128,842 31	$157,469 68	$151,610 83	$180,785 69
Stocks, bonds and mortgages	13,652 60	14,935 54	13,708 37	13,904 66
Overdrafts	773 09	381 34	154 98	72 96
Due from banks in reserve cities	39,116 76	18,082 69	49,358 65	14,815 00
Due from other banks and bankers				
Banking house	3,728 78	3,728 78	3,728 78	3,728 78
Furniture and fixtures	445 20	445 20	445 20	456 20
Other real estate				
Current expenses and taxes paid	945 08	17 68	709 72	1,337 18
Interest paid	353 78	4 55	101 97	1,563 58
Exchanges for clearing house				
Checks and cash items	1,611 96	1,222 18	1,920 49	1,524 23
Nickels and pennies	45 31	149 82	120 61	80 67
Gold coin	1,622 50	760 00	1,572 50	1,150 00
Silver coin	1,154 10	1,151 55	792 90	612 65
U. S. and national bank notes	5,084 00	9,982 00	6,362 00	6,613 00
Totals	$197,325 37	$208,281 01	$231,061 95	$226,644 60
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,500 00	3,500 00	3,500 00	3,500 00
Undivided profits	8,543 61	5,338 73	5,339 75	8,190 76
Dividends unpaid		200 00	335 00	250 00
Individual deposits, subject to check	60,257 50	64,254 22	69,198 59	58,290 25
Certificates of deposit	9,993 36	12,945 91	16,633 91	15,789 36
Savings deposits	65,080 60	72,042 15	86,074 70	90,624 23
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$197,325 37	$208,281 01	$231,061 95	$226,644 60

No. 112.

OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

DANIEL M. ESTEY, *President;* E. SALISBURY, *Vice President;* A. D. WHIPPLE, *Cashier.*

DIRECTORS—Charles S. Williams, E. Salisbury, Wm. A. Woodard, Edwin A. Gould, Daniel M. Estey, Chas. E. Rigley, James H. Calkins.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$215,587 87	$201,929 59	$203,793 92	$185,229 88
Stocks, bonds and mortgages	19,184 03	20,822 37	20,710 36	19,877 64
Overdrafts	409 66	1,432 92	618 40	1,281 69
Due from banks in reserve cities	10,048 46	5,965 89	6,143 86	3,476 32
Due from other banks and bankers	146 52	430 30	48 38	----
Banking house	13,000 00	13,000 00	13,000 00	13,000 00
Furniture and fixtures	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate	1,349 25	1,309 25	1,249 25	1,209 25
Current expenses and taxes paid	1,848 90	45 74	1,006 80	1,734 31
Interest paid	2,036 34	116 59	739 55	1,923 32
Exchanges for clearing house	----	----	----	----
Checks and cash items	1,013 13	176 95	98 29	62 25
Nickels and pennies	180 48	200 74	237 95	244 16
Gold coin	8,221 10	9,168 60	5,901 10	4,598 60
Silver coin	1,250 50	1,208 00	2,828 55	3,423 05
U. S. and national bank notes	1,367 00	6,242 00	5,625 00	7,306 00
Totals	$278,143 24	$264,543 94	$263,996 41	$245,866 47
Liabilities.				
Capital stock paid in	$60,000 00	$60,000 00	$60,000 00	$60,000 00
Surplus fund	1,500 00	3,500 00	3,500 00	3,500 00
Undivided profits	4,766 58	310 19	2,134 06	5,024 60
Dividends unpaid	----	----	----	----
Individual deposits subject to check	49,706 31	41,348 13	37,795 08	30,170 33
Certificates of deposit	102,380 89	94,792 61	102,395 19	95,862 23
Savings deposits	41,789 46	45,598 01	38,172 08	35,707 19
Certified checks	----	----	----	----
Cashier's checks outstanding	----	----	----	----
Due to banks and bankers	----	----	----	2,602 22
Notes and bills re-discounted	18,000 00	19,000 00	20,000 00	13,000 00
Bills payable	----	----	----	----
Totals	$278,143 24	$264,543 94	$263,996 41	$245,866 47

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June, 12, 1884.

WM. J. TUNSTEAD, *President;* ALF. HAGERMAN, *Vice President;* CLARENCE E. STANTON, *Cashier.*

DIRECTORS—J. C. Predmore, Allen Hosmer, L. W. Stanton, Jno. D. Hagerman, Chas. F. Tunstead, N. H. Crawford, Alf. Hagerman, Wm. J. Tunstead, C. L. Randall.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$83,499 53	$72,113 07	$66,692 38	$57,069 30
Stocks, bonds and mortgages	2,057 23	2,057 23	2,057 23	2,314 61
Overdrafts	52 16	401 51	241 63	8 85
Due from banks in reserve cities	14,594 54	16,409 37	28,045 02	33,876 69
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	928 81	48 79	401 49	1,163 56
Interest paid	361 19	11 85	215 39	393 86
Exchanges for clearing house				
Checks and cash items	393 21	302 62	200 48	270 53
Nickels and pennies	62 32	54 19	28 80	17 31
Gold coin	1,500 00	1,692 50	1,570 00	1,365 00
Silver coin	216 25	405 35	327 40	306 20
U. S. and national bank notes	5,476 00	6,824 00	4,448 00	5,405 00
Totals	$110,141 24	$101,320 48	$105,227 72	$103,195 91
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits	3,893 84	3,616 22	5,286 01	6,887 65
Dividends unpaid				
Individual deposits, subject to check	21,741 16	18,717 88	22,803 43	21,529 61
Certificates of deposit	51,821 99	47,774 05	47,138 28	44,778 65
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted	2,684 75	1,212 33		
Bills payable				
Totals	$110,141 24	$101,320 48	$105,227 72	$103,195 91

No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELLICK, *President;* E. A. CRANE, *Vice President;* JNO. W. FREE, *Cashier.*

DIRECTORS—Jno. Lyle, Geo. E. Breck, W. R. Sellick, F. W. Sellick, Jno. W. Free, Wm. J. Sellick, E. A. Crane, Jno. J. Woodman.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$78,188 25	$87,102 81	$90,569 30	$99,046 26
Stocks, bonds and mortgages	14,487 18	14,427 06	16,287 06	15,987 06
Overdrafts	4,574 34	851 60	645 94	2,295 23
Due from banks in reserve cities	14,702 08	11,890 75	8,559 61	6,343 81
Due from other banks and bankers	2,211 60	2,211 60	2,211 60	2,211 60
Banking house				
Furniture and fixtures	3,005 37	3,005 37	3,005 37	3,005 37
Other real estate	2,063 92	2,063 92	2,063 92	1,725 00
Current expenses and taxes paid	792 96	1,371 76	1,988 27	1,105 94
Interest paid				
Exchanges for clearing house				
Checks and cash items	1,247 60	1,047 51	1,180 46	1,127 40
Nickels and pennies	23 04	17 87	32 20	24 98
Gold coin	1,047 50	1,155 00	1,000 00	1,100 00
Silver coin	420 00	371 50	327 50	420 10
U. S. and national bank notes	6,833 00	4,445 00	6,057 00	2,502 00
Totals	$129,596 84	$129,464 75	$133,878 23	$136,894 75
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,717 12	1,940 21	1,940 21	1,940 21
Undivided profits	805 78	99 02	734 40	1,430 72
Dividends unpaid				
Individual deposits, subject to check	21,192 59	20,479 27	20,382 78	15,566 78
Certificates of deposit	50,122 13	50,821 25	55,245 84	55,266 89
Savings deposits	5,759 27	6,125 00	5,625 00	5,640 20
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				7,000 00
Totals	$129,596 84	$129,464 75	$133,878 23	$136,894 75

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President;* F. I. CHICHESTER, *Vice President;* LEON CHICHESTER, *Cashier;*
G. J. ROBINSON, *Teller.*

DIRECTORS—Ira Chichester, E. E. Chichester, L. Chichester, F. I. Chichester, G. J. Robinson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts			$21,805 05	$43,359 07
Stocks, bonds and mortgages			14,376 01	21,106 18
Overdrafts			202 40	145 40
Due from banks in reserve cities			19,183 12	1,326 81
Due from other banks and bankers			1 00	
Banking house				
Furniture and fixtures			23 62	74 53
Other real estate				
Current expenses and taxes paid			818 15	1,446 78
Interest paid				
Exchanges for clearing house				
Checks and cash items			191 87	21 17
Nickels and pennies			11 16	2 01
Gold coin			175 00	175 00
Silver coin			289 45	818 70
U. S. and national bank notes			6,152 00	2,504 00
Totals			$63,227 84	$70,974 65
Liabilities.				
Capital stock paid in			$50,000 00	$50,000 00
Surplus fund				
Undivided profits			514 38	1,511 91
Dividends unpaid				
Individual deposits, subject to check			9,467 33	9,531 18
Certificates of deposit			3,246 18	5,931 56
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				1,000 00
Bills payable				3,000 00
Totals			$63,227 84	$70,974 65

No. 99.

PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President;* L. H. BENNETT, *Vice President;* L. C. SHERWOOD, *Cashier.*
E. K. BENNETT, *Assistant Cashier.*

DIRECTORS—E. C. Leach, Wm. Manchester, S. J. Springer, A. D. Lyndon, L. H. Bennett, I. N. Starkweather, J. R. Hosie, Wm. Geer, J. B. Tillotson, Geo. S. Van Sickle, L. C. Hough, L. C. Sherwood, M. Conner.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$128,244 87	$126,286 59	$131,616 95	$128,861 50
Stocks, bonds and mortgages	13,000 00	17,756 00	18,356 00	24,368 77
Overdrafts	1,891 02	2,481 96	3,254 90	1,055 75
Due from banks in reserve cities	8,950 16	5,219 90	9,711 12	8,956 55
Due from other banks and bankers				
Banking house	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate				
Current expenses and taxes paid	163 74	502 60	597 06	690 06
Interest paid	13 02	32	277 52	657 84
Exchanges for clearing house		530 57	210 00	
Checks and cash items	511 93		201 98	125 53
Nickels and pennies	2 65	28	55 89	3 06
Gold coin	1,835 00	1,980 00	2,000 00	2,010 90
Silver coin	392 60	443 90	1,107 65	1,004 85
U. S. and national bank notes	4,196 00	1,989 00	3,181 00	3,461 00
Totals	$163,499 85	$161,440 08	$174,868 93	$175,493 77
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits	1,243 80	616 18	1,043 60	1,943 23
Dividends unpaid	95 00	1,325 00	250 00	250 00
Individual deposits, subject to check	37,533 10	30,618 40	38,399 39	36,249 06
Certificates of deposit	32,796 38	30,893 82	33,421 91	36,324 24
Savings deposits	35,826 57	41,487 68	45,254 03	44,227 24
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$163,499 85	$161,440 08	$174,868 93	$175,493 77

No 75.

THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1883.

CHAS. A. WARD, *President;* WM. HARTSUFF, *Vice President;* JOHN W. PORTER, *Cashier.*

DIRECTORS—D. N. Runnels, S. L. Ballentine, Jno. G. O'Neill, Wm. Hartsuff, Chas. A. Ward, W. F. Botsford, J. A. Davidson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$200,711 92	$235,030 83	$326,868 44	$213,819 17
Stocks, bonds and mortgages	90,032 51	88,432 51	92,270 23	86,957 25
Overdrafts	106 55	224 65	652 11	10 72
Due from banks in reserve cities	17,991 56	25,980 49	28,197 46	26,542 25
Due from other banks and bankers	2,108 50	158 17	692 57	630 34
Banking house	12,508 85	18,205 85	23,207 76	26,651 23
Furniture and fixtures	1,693 00	1,693 00	1,817 57	3,107 07
Other real estate	400 00	400 00	400 00	400 00
Current expenses and taxes paid	1,848 27	22 29	1,253 06	2,830 16
Interest paid	2,116 25	41 87	558 93	2,109 29
Exchanges for clearing house	988 12	973 22	2,181 27	691 94
Checks and cash items	1,689 15	1,311 27	3,138 73	1,694 02
Nickels and pennies	184 72	164 72	160 45	178 06
Gold coin	804 00	4,537 50	2,197 50	1,840 00
Silver coin	1,225 00	1,494 00	2,848 40	1,777 00
U. S. and national bank notes	6,257 00	17,020 00	15,484 00	12,026 00
Totals	$340,651 50	$395,689 87	$401,433 48	$383,320 50
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	10,111 27	5,772 78	9,047 24	12,868 44
Dividends unpaid		550 00		
Individual deposits, subject to check	51,979 71	82,767 87	90,880 58	60,075 74
Certificates of deposit	34,193 83	50,078 89	41,622 91	40,556 83
Savings deposits	124,366 69	135,003 57	133,158 81	146,745 67
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		1,517 26	6,773 94	3,073 82
Notes and bills re-discounted				
Bills payable				
Totals	$340,651 50	$395,689 87	$401,433 48	$383,320 50

No. 49.

PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1873.

HENRY MCMORRAN, *President*; JAS. H. WHITE, *Vice President*; CHAS. F. HARRINGTON, *Cashier*; C. D. THOMPSON, *Assistant Cashier*.

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMorran, Charles F. Harrington.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$305,335 60	$245,683 87	$333,903 13	$372,810 77
Stocks, bonds and mortgages	215,613 40	218,021 20	216,288 69	218,133 74
Overdrafts	1,837 65	2,779 23	1,976 81	2,319 99
Due from banks in reserve cities	72,580 28	114,842 74	74,143 92	54,732 97
Due from other banks and bankers	365 00	650 00	1,870 00	106 93
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate		1,200 00	1,200 00	1,050 00
Current expenses and taxes paid	2,245 42	26 35	1,191 78	2,988 93
Interest paid	1,200 68	457 25	2,408 59	8,505 20
Exchanges for clearing house				2,853 64
Checks and cash items	4,117 43	2,419 97	2,829 83	
Nickels and pennies	49 00	28 00		8 00
Gold coin	8,560 00	14,425 00	1,485 00	3,100 00
Silver coin	2,380 00	392 00	124 45	246 50
U. S. and national bank notes	3,850 00	10,642 00	4,015 00	11,786 00
Totals	$620,084 46	$613,567 61	$643,437 20	$680,594 67
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	59,674 44	50,689 14	60,499 91	68,549 15
Dividends unpaid		3,540 00		
Individual deposits, subject to check	83,667 92	94,928 52	113,010 20	105,971 04
Certificates of deposit	46,445 38	46,450 61	43,469 91	39,277 27
Savings deposits	284,157 56	297,671 48	303,075 31	321,576 71
Certified checks				
Cashier's checks outstanding	436 85	95 50	197 63	
Due to banks and bankers	702 31	192 36	3,184 24	220 50
Notes and bills re-discounted	25,000 00			25,000 00
Bills payable				
Totals	$620,084 46	$613,567 61	$643,437 20	$680,594 67

No. 98.

SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *2d Vice President*; GEO. W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore, Chas. Wellman.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$66,610 59	$63,533 01	$91,028 54	$97,785 67
Stocks, bonds and mortgages	32,633 18	33,483 17	32,506 10	59,535 13
Overdrafts				
Due from banks in reserve cities	6,192 44	19,216 35	21,684 17	19,660 93
Due from other banks and bankers	1,983 28	2,005 51	901 33	2,569 06
Banking house				
Furniture and fixtures	1,750 00	1,750 00	1,750 00	1,750 00
Other real estate				
Current expenses and taxes paid	658 15	322 01	669 23	10 25
Interest paid	454 80	146 73	456 24	
Exchanges for clearing house				
Checks and cash items	906 00	537 86	861 02	3,924 29
Nickels and pennies	203 71	112 22	42 34	71 34
Gold coin	785 00	2,417 50	435 00	1,385 00
Silver coin	604 10	1,052 30	475 20	178 70
U. S. and national bank notes	2,742 00	1,938 00	4,629 00	3,562 00
Totals	$115,523 25	$126,514 66	$155,438 17	$190,432 39
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,500 00	4,000 00	4,000 00	6,500 00
Undivided profits	2,525 86	815 63	2,320 42	314 01
Dividends unpaid				
Individual deposits, subject to check	21,135 50	31,482 79	46,204 03	57,115 95
Certificates of deposit	15,640 23	9,083 86	16,324 54	26,910 86
Savings deposits	24,721 66	31,132 38	36,589 18	49,591 57
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$115,523 25	$126,514 66	$155,438 17	$190,432 39

No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President;* GEO. G. CLARK, *Vice President;* WM. B. NORTHROP, *Cashier.*

DIRECTORS—Adelbert R. Chapman, Henry F. Doty, Geo. G. Clark, Frank M. Stewart, Wm. B. Northrop.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$58,182 59	$63,680 43	$68,291 99	$79,500 71
Stocks, bonds and mortgages	11,845 41	11,095 41	12,465 41	12,320 41
Overdrafts	454 71	728 72	1,371 94	2,591 40
Due from banks in reserve cities	7,050 07	4,088 63	5,014 71	2,944 99
Due from other banks and bankers		627 75	13,019 45	7,117 61
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate				
Current expenses and taxes paid	568 87	86 24	388 85	580 00
Interest paid	563 32	674 78	120 62	335 97
Exchanges for clearing house				
Checks and cash items	720 81	384 73	2,715 18	1,068 42
Nickels and pennies	15 84	18 92	4 38	33 59
Gold coin	4,000 00	3,810 00	4,000 00	4,500 00
Silver coin	195 00	575 00	480 00	570 00
U. S. and national bank notes	3,360 00	6,170 00	3,105 00	3,404 00
Totals	$87,951 62	$93,890 61	$109,977 48	$115,966 91
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	250 00	350 00	350 00	350 00
Undivided profits	1,326 76			2,310 91
Dividends unpaid				
Individual deposits, subject to check	6,437 63	9,248 21	11,507 02	15,550 36
Certificates of deposit	55,037 23	58,292 40	73,120 46	72,755 64
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$87,951 62	$93,890 61	$109,977 48	$115,966 91

No. 125.

AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 28, 1891.

ISAAC BEARINGER, *President;* WM. L. WEBBER, *Vice President;* W. G. EMERICK, *Cashier.*

DIRECTORS—Wm. Cornwell, M. Winkler, H. T. Wickes, C. S. Draper, Geo. W. Weadock, Conrad Fey, Isaac Bearinger, W. L. Webber, W. H. Baldwin, Jr.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				
Stocks, bonds and mortgages				
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				
Liabilities.				
Capital stock paid in				
Surplus fund				
Undivided profits				
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				

No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*; J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thos. Merrill, W. S. Green, Jas. E. Vincent, C. L. Ring, P. Bauer, M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$883,062 02	$928,706 39	$925,171 34	$949,530 88
Stocks, bonds and mortgages				
Overdrafts	2,271 89	769 74	617 20	1,534 25
Due from banks in reserve cities	97,101 65	107,290 54	136,400 15	140,966 17
Due from other banks and bankers	904 03	6,492 26	3,035 11	2,425 42
Banking house	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures	2,300 00	2,300 00	2,300 00	2,300 00
Other real estate				
Current expenses and taxes paid	3,575 17	122 28	1,883 20	4,378 72
Interest paid				
Exchanges for clearing house	3,369 70	1,449 40	462 21	1,808 57
Checks and cash items	82 50	144 25	135 93	195 18
Nickels and pennies	587 72	464 65	666.06	230 39
Gold coin	870 00	1,120 00	985 00	715 00
Silver coin	1,645 10	2,971 85	1,694 40	1,667 58
U. S. and national bank notes	40,552 00	29,670 00	34,121 00	34,284 00
Totals	$1,042,041 79	$1,087,201 36	$1,113,171 60	$1,145,736 11
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	27,282 43	13,909 56	23,919 42	35,122 61
Dividends unpaid		1,525 00	150 00	
Individual deposits, subject to check	216,580 31	230,480 80	355,739 87	402,641 40
Certificates of deposit	370,490 62	404,745 52	398,995 69	366,981 13
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	106,163 84	108,697 29	104,366 62	98,926 15
Notes and bills re-discounted	96,524 59	97,848 19		12,064 82
Bills payable				
Totals	$1,042,041 79	$1,087,201 36	$1,113,171 60	$1,145,736 11

No. 38.

PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JNO. A. EDGET, *President;* JOHN J. RUPP, *Vice President;* J. F. BOYNTON, *Treasurer.*

DIRECTORS—G. Corning, G. B. Wiggins, B. F. Webster, Jno. J. Rupp, J. Schwartz, J. W. Howry, Wm. B. Baum, Jno. A. Edget, J. F. Boynton, H. A. Batchelor, L. P. Mason.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$225,718 43	$289,470 47	$289,415 22	$299,920 60
Stocks, bonds and mortgages	102,843 49	100,242 84	103,476 84	106,971 00
Overdrafts	1,138 45	852 06	502 08	1,768 60
Due from banks in reserve cities	60,619 13	78,793 49	90,281 07	99,146 90
Due from other banks and bankers		191 75		194 75
Banking house				
Furniture and fixtures	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate				
Current expenses and taxes paid	1,647 42	33 45	2,789 23	3,754 96
Interest paid	515 11	5 00	208 85	327 09
Exchanges for clearing house				275 00
Checks and cash items	494 55	780 27	575 01	57 08
Nickels and pennies	15 47	53 75	17 55	32 55
Gold coin	395 00	603 40	263 25	706 20
Silver coin	745 00	1,092 25	830 00	680 00
U. S. and national bank notes	2,078 00	4,804 00	5,998 00	4,170 00
Totals	$400,999 78	$461,712 41	$499,141 78	$524,811 41
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	15,000 00	20,000 00	20,000 00	20,000 00
Undivided profits	10,420 00	2,829 61	9,500 60	15,632 93
Dividends unpaid				
Individual deposits, subject to check	66,822 39	96,967 06	109,062 64	129,281 18
Certificates of deposit	28,847 00	31,852 87	32,997 48	33,217 75
Savings deposits	229,910 34	260,062 87	277,581 06	276,679 55
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$400,999 78	$461,712 41	$499,141 78	$524,811 41

No. 84.

SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President;* LORENZO T. DURAND, *Vice President;* RICHARD KHUEN, *Treasurer.*

DIRECTORS—Lorenzo T. Durand, Amasa Rust, Wm. Moye, Chas. E. Brenner, T. D. Merrill, A. P. Bliss, Richard Khuen, Aaron T. Bliss, Jno. L. Jackson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$217,685 20	$222,792 91	$230,993 56	$232,804 01
Stocks, bonds and mortgages	112,163 66	111,250 37	119,303 41	121,453 41
Overdrafts				
Due from banks in reserve cities	45,524 66	53,288 99	47,501 09	55,553 34
Due from other banks and bankers				
Banking house				
Furniture and fixtures	719 40	719 40	730 19	789 19
Other real estate				
Current expenses and taxes paid	872 16	1,477 25	1,911 95	2,588 31
Interest paid				
Exchanges for clearing house				
Checks and cash items	13 45	77 65	340 03	609 32
Nickels and pennies	81 89	25 28	27 47	49 14
Gold coin	257 50	1,530 00	345 00	320 00
Silver coin	868 40	451 55	303 75	279 45
U. S. and national bank notes	915 00	579 00	739 00	465 00
Totals	$379,101 32	$392,192 40	$402,195 45	$414,852 17
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	6,786 14	6,102 99	11,534 48	16,161 32
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits	292,315 18	306,089 41	310,660 97	318,690 85
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$379,101 32	$392,192 40	$402,195 45	$414,852 17

No. 44.

SAVINGS BANK OF EAST SAGINAW, SAGINAW,

Organized February 7, 1872.

H. C. POTTER, *President;* W. J. BARTOW, *Vice President;* A. SCHUPP, *Treasurer.*

DIRECTORS—Philip Baumgarten, Augustus Schupp, Jas. B. Peter, Emil Moores, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Geo. C. Warner, Henry C. Potter, W. H. Baldwin, Jr.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$665,224 13	$703,677 02	$705,015 59	$776,671 02
Stocks, bonds and Mortgages	385,259 77	380,041 77	383,395 10	384,921 20
Overdrafts		4 66		23 86
Due from banks in reserve cities	174,773 56	180,187 16	225,140 07	201,407 37
Due from other banks and bankers	5,816 56	5,938 36	3,382 85	3,698 21
Banking house	65,776 58	65,776 58	65,776 58	65,776 58
Furniture and fixtures	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate	2,842 36	2,140 29	1,000 00	1,000 00
Current expenses and taxes paid	70 75	84 30	273 65	81 95
Interest paid	506 18	90 36	656 92	1,184 59
Exchanges for clearing house	9,056 57	546 80	681 69	3,070 46
Checks and cash items		2,052 70	40	100 00
Nickels and pennies	45 92	100 37	39 05	27 98
Gold coin	4,247 50	9,027 80	10,415 00	20,982 50
Silver coin	2,313 80	2,093 95	2,273 55	2,773 95
U. S. and national bank notes	14,166 00	21,678 00	14,221 00	8,995 00
Totals	$1,333,099 68	$1,376,949 62	$1,415,773 45	$1,474,054 67
Liabilities.				
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Surplus fund	25,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	20,724 56	8,669 43	14,455 61	18,367 57
Dividends unpaid		414 00		
Individual deposits, subject to check	60,445 34	61,046 46	65,716 83	74,608 89
Certificates of deposit	52,507 86	51,438 11	69,296 49	78,356 59
Savings deposits	1,073,871 72	1,114,573 84	1,121,472 98	1,160,701 59
Certified checks				6 96
Cashier's checks outstanding		751 99	329 87	500 00
Due to banks and bankers	550 20	55 79	4,502 62	1,514 27
Notes and bills re-discounted				
Bills payable				
Totals	$1,333,099 68	$1,376,949 62	$1,415,773 45	$1,474,054 67

No. 29.

COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

WM. S. HOPKINS, *President;* BELA W. JENKS, *Vice President;* ROBT. H. JENKS, *Cashier;* RUSS S. JENKS, *Ass't Cashier.*

DIRECTORS—A. C. Gray, Jeremiah Jenks, B. W. Jenks, Robert H. Jenks, E. C. Recor, Justin R. Whiting, W. S. Hopkins.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$107,812 35	$113,612 12	$108,144 69	$112,627 46
Stocks, bonds and mortgages	28,725 00	28,725 00	28,625 00	28,425 00
Overdrafts	996 04	140 59	216 81	513 06
Due from banks in reserve cities	13,370 40	14,050 44	23,085 53	25,040 96
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,000 00	1,250 00	1,250 00	1,250 00
Other real estate	2,524 59	2,524 59	2,524 59	2,524 59
Current expenses and taxes paid	1,332 22		527 93	1,396 07
Interest paid	433 34	105 62	314 04	1,063 96
Exchanges for clearing house				
Checks and cash items	32 23	42 50	252 84	63 86
Nickels and pennies	74 83	10 94	30 58	38 45
Gold coin	477 50	527 50	475 00	1,280 00
Silver coin	1,269 15	926 20	920 00	1,445 85
U. S. and national bank notes	1,173 00	3,699 00	5,913 00	4,017 00
Totals	$159,220 65	$165,614 50	$172,280 01	$179,626 26
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	3,900 00	5,000 00	5,000 00	5,000 00
Undivided profits	9,327 98	5,049 03	7,500 33	10,191 34
Dividends unpaid	4 00	908 00	40 00	
Individual deposits, subject to check	27,277 84	28,385 80	37,696 78	38,744 63
Certificates of deposit	38,799 03	35,176 03	34,914 76	37,860 10
Savings deposits	29,912 80	33,095 64	37,138 14	37,880 19
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted		8,000 00		
Bills payable				
Totals	$159,220 65	$165,614 50	$172,280 01	$179,626 26

No. 39.

CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; JOSIAH UPTON, *Vice President*; P. E. WALSWORTH, *Treasurer*; R. C. DEXTER, *Assistant Treasurer*.

DIRECTORS—R. M. Steel, A. J. Baldwin, Cooley E. Ball, Warner Bunday, Josiah Upton, John Hicks, George A. Steel, P. E. Walsworth, Galusha Pennell.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$48,551 75	$70,570 46	$74,325 19	$93,984 76
Stocks, bonds and mortgages	62,632 82	62,424 36	61,558 86	67,293 36
Overdrafts				
Due from banks in reserve cities	26,163 32	22,956 81	35,011 15	19,344 27
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid	17 84	1 00	64 75	93 80
Interest paid	1,634 87		22 22	2,190 81
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies	5 09	5 06	7 00	1 58
Gold coin	252 50	260 00	220 00	895 00
Silver coin	33 25	38 50	62 00	34 00
U. S. and national bank notes	1,879 00	2,550 00	2,017 00	2,255 00
Totals	$141,170 44	$158,806 19	$173,287 77	$186,092 58
Liabilities.				
Capital stock paid in	$35,000 00	$35,000 00	$35,000 00	$35,000 00
Surplus fund		2,500 00	2,500 00	2,500 00
Undivided profits	3,501 78	789 48	2,205 00	5,398 72
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits	102,668 71	120,566 71	133,582 77	143,198 86
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$141,170 44	$158,806 19	$173,287 77	$186,092 58

No. 45.

STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; GEO. F. MARVIN, *Vice President*; JNO. C. FITZGERALD, *Cashier*; H. H. FITZGERALD, *Assistant Cashier*.

DIRECTORS—Otis Fuller, Geo. F. Marvin, Porter K. Perrin, Gilbert E. Corbin, John H. Corbit, J. H. Fedewa, Edward Brown, O. W. Munger, Jesse Sullivan, C. S. Allison, Geo. W. Emmons.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$169,557 09	$172,767 12	$171,488 81	$190,021 46
Stocks, bonds and mortgages	10,000 00	10,000 00	10,000 00	10,000 00
Overdrafts	362 10	483 23	512 41	1,615 62
Due from banks in reserve cities	14,057 94	13,442 92	9,763 86	16,840 63
Due from other banks and bankers	40 19		2,060 00	
Banking house	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate	2,500 00	2,500 00	2,500 00	2,500 00
Current expenses and taxes paid	1,294 94	193 51	797 78	1,520 54
Interest paid	1,245 94	374 35	1,096 46	2,077 56
Exchanges for clearing house				
Checks and cash items	145 42	44 59	409 83	50 42
Nickels and pennies	70 50	92 29	78 24	63 41
Gold coin	4,617 50	7,590 00	11,000 00	4,075 00
Silver coin	1,520 26	2,626 00	1,770 00	1,401 00
U. S. and national bank notes	8,387 00	7,237 00	5,778 00	6,236 00
Totals	$222,498 88	$226,051 01	$225,950 39	$245,101 64
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,153 79	1,500 00	1,500 00	1,500 00
Undivided profits	5,464 81	2,119 32	5,582 32	8,564 56
Dividends unpaid				
Individual deposits, subject to check	73,363 99	62,827 61	67,074 61	56,177 10
Certificates of deposit	84,901 56	101,952 25	93,017 83	110,238 85
Savings deposits	7,264 73	7,269 34	8,671 63	15,621 13
Certified checks	350 00		104 00	
Cashier's checks outstanding				
Due to banks and bankers		382 49		
Notes and bills re-discounted				
Bills payable				3,000 00
Totals	$222,498 88	$226,051 01	$225,950 39	$245,101 64

No. 31.

THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

FRANCIS JORDAN, *President;* ORVILLE O. JORDAN, *Cashier;* J. W. ALLEN, *Assistant Cashier.*

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes, Henry M. Zekind.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$126,455 13	$109,060 78	$106,048 86	$117,584 46
Stocks, bonds and mortgages	8,800 00	8,800 00	8,800 00	8,800 00
Overdrafts	159 17	654 68	262 16	362 17
Due from banks in reserve cities	13,259 43	38,439 34	122,844 27	121,389 56
Due from other banks and bankers	1,311 98	255 56	2,029 08	694 79
Banking house	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures	3,002 41	3,002 41	3,002 41	3,002 41
Other real estate	500 00	500 00	175 00	175 00
Current expenses and taxes paid	1,133 17	1,723 72	2,492 61	3,440 17
Interest paid				
Exchanges for clearing house		232 50	1,489 43	
Checks and cash items	51 00	15 00	45 46	50 00
Nickels and pennies	228 85	394 31	450 19	227 29
Gold coin	5,300 00	5,500 00	5,500 00	5,500 00
Silver coin	500 00	1,325 00	2,837 25	1,000 00
U. S. and national bank notes	11,500 00	20,000 00	16,040 00	18,000 00
Totals	$176,651 14	$194,353 30	$276,466 67	$284,675 85
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,303 87	10,303 87	10,303 87	10,303 87
Undivided profits	3,585 00	5,210 64	8,124 64	10,658 82
Dividends unpaid				
Individual deposits, subject to check	100,633 40	122,972 72	183,492 92	180,542 22
Certificates of deposit	37,099 42	29,442 15	49,545 24	56,663 75
Savings deposits				
Certified checks		700 00		500 00
Cashier's checks outstanding				500 00
Due to banks and bankers	29 45	723 92		507 19
Notes and bills re-discounted				
Bills payable				
Totals	$176,651 14	$194,353 30	$276,466 67	$284,675 85

No. 42.

THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

CHAS. J. WILLETT, *President;* Jas. O. HILTON, *Vice President;* F. E. SAILSBURY, *Cashier.*

DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, C. J. Willett, Parker Merrill, Lemuel Saviers.

Resources.	Report of May 4.	Report of June 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$34,135 64	$36,819 93	$38,226 73	$34,509 54
Stocks, bonds and mortgages	6,427 84	8,557 84	11,522 84	12,467 84
Overdrafts	986 43	240 01	693 02	977 43
Due from banks in reserve cities	18,972 05	9,874 09	3,625 22	7,392 70
Due from other banks and bankers	248 45	12 84	1,403 26	430 00
Banking house				
Furniture and fixtures	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate				
Current expenses and taxes paid	789 16	834 40	1,139 46	
Interest paid	297 10	472 96	638 23	5 26
Exchanges for clearing house				
Checks and cash items	244 00	839 09	440 13	901 80
Nickels and pennies	112 00	113 74	176 66	191 30
Gold coin	508 50	739 50	187 00	247 50
Silver coin	2,254 65	2,181 35	1,198 70	1,130 00
U. S. and national bank notes	1,014 00	4,377 00	2,975 00	1,637 00
Totals	$67,866 94	$66,739 87	$64,103 37	$61,767 49
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	264 27	264 27	264 27	624 98
Undivided profits	1,576 51	2,345 28	3,240 23	16 68
Dividends unpaid				
Individual deposits, subject to check	16,591 85	9,735 46	9,416 36	11,032 60
Certificates of deposit	19,179 70	23,752 23	20,685 69	19,747 03
Savings deposits	5,254 61	5,642 63	5,496 82	5,346 20
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$67,866 94	$66,739 87	$64,103 37	$61,767 49

No. 54.

SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1886.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; WM. CHANDLER, *Treasurer*; G. G. SCRANTON, *Assistant Treasurer*.

DIRECTORS—Geo. Kemp, C. E. Ainsworth, T. R. Easterday, J. H. Steere, Andrew Jackson, J. H. Goff, Wm. Chandler, T. C. Anthony, G. G. Scranton.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$47,277 59	$48,046 59	$48,040 14	$48,590 79
Stocks, bonds and mortgages	27,301 74	29,487 02	23,693 20	22,893 20
Overdrafts	189 36	720 18	261 48	1,610 56
Due from banks in reserve cities	1,528 99	8,742 48	10,940 63	7,959 75
Due from other banks and bankers	56 23			100 15
Banking house	44,876 99	44,876 99	44,876 99	44,876 99
Furniture and fixtures	2,949 76	2,949 76	2,949 76	2,949 76
Other real estate	1,620 60	1,620 60	1,620 60	1,620 60
Current expenses and taxes paid	1,665 01	1,665 01		2,173 88
Interest paid	242 22	1,167 71	112 54	308 42
Exchanges for clearing house				
Checks and cash items	1,614 11	3,020 01	1,811 55	1,919 47
Nickels and pennies	157 16	85 39	101 61	38 66
Gold coin	5,590 00	620 00	2,682 00	2,210 00
Silver coin	1,233 10	858 75	1,084 00	1,154 90
U. S. and national bank notes	3,074 00	4,485 00	5,346 00	5,836 00
Totals	$139,376 85	$148,375 49	$143,520 50	$144,243 13
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits	3,849 12	6,695 09	3,234 89	4,201 45
Dividends unpaid				
Individual deposits subject to check	13,387 46	21,526 03	29,604 81	29,201 81
Certificates of deposit	28,037 07	19,975 76	13,349 56	11,069 12
Savings deposits	31,494 16	32,563 30	37,331 74	39,770 75
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	94 59	160 51		
Notes and bills re-discounted	2,514 45	2,454 80		
Bills payable				
Totals	$139,376 85	$148,375 49	$143,520 50	$144,243 13

No. 71.

THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHAS. J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*; EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Chas. J. Monroe, Volney Ross, M. H. Bixby, Jno. Mackey, Geo. C. Palmer, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$102,094 32	$105,862 44	$115,628 46	$147,220 97
Stocks, bonds and mortgages	31,089 74	30,506 94	31,167 20	28,348 45
Overdrafts	33		20 66	
Due from banks in reserve cities	6,139 68	35,144 32	85,750 48	84,855 77
Due from other banks and bankers	249 06		260 62	
Banking house				
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate				
Current expenses and taxes paid	1,592 50	318 21	1,078 45	5 25
Interest paid				
Exchanges for clearing house				
Checks and cash items	128 00	571 88	1,746 46	392 07
Nickels and pennies	16 95	144 19	19 68	15 03
Gold coin	3,575 00	3,085 00	4,021 00	4,122 50
Silver coin	951 00	1,461 00	1,342 00	2,100 00
U. S. and national bank notes	4,458 09	7,880 00	14,074 00	14,763 00
Totals	$152,244 58	$186,973 98	$257,009 01	$283,823 03
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	29,000 00	30,000 00	30,000 00	30,000 00
Undivided profits	3,676 18	640 54	3,573 22	3,773 68
Dividends unpaid				
Individual deposits, subject to check	43,205 21	70,619 48	127,285 32	143,800 74
Certificates of deposit	6,540 21	14,592 15	20,818 44	28,138 30
Savings deposits	19,822 98	20,972 32	25,332 03	28,403 75
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers		149 49		206 56
Notes and bills re-discounted				
Bills payable				
Totals	$152,244 58	$186,973 98	$257,009 01	$283,823 03

No. 40.

MONTCALM COUNTY SAVINGS BANK, STANTON.

Organized May 1, 1888.

H. R. WAGAR, *President;* F. L. WAGAR, *Vice President;* JAMES C. PERCIVAL, *Cashier.*

DIRECTORS—L. B. Townsend, F. L. Wagar, James C. Percival, H. R. Wagar, J. M. Weatherwax.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$45,228 93	$46,360 81	$42,419 13	$46,036 38
Stocks, bonds and mortgages	600 00	1,500 00	1,500 00	5,425 00
Overdrafts	3,407 80	1,218 20	1,788 40	1,261 28
Due from banks in reserve cities	5,312 11	1,731 43	3,111 17	2,135 82
Due from other banks and bankers	557 80	190 15	330 32	292 22
Banking house	3,750 00	3,750 00	3,750 00	3,750 00
Furniture and fixtures	1,521 25	1,521 25	1,521 25	1,521 25
Other real estate				400 00
Current expenses and taxes paid	378 99	14 20	163 24	448 23
Interest paid	303 17	11 72	178 90	404 19
Exchanges for clearing house				
Checks and cash items	252 39	1,699 85		27 00
Nickels and pennies	50 03	53 04	72 57	61 43
Gold coin	290 00	775 00	500 00	255 00
Silver coin	229 30	595 40	384 10	648 10
U. S. and national bank notes	1,602 00	540 00	257 00	895 00
Totals	$63,488 77	$59,960 55	$55,976 08	$63,560 90
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund			1,194 80	1,194 80
Undivided profits	1,457 24	1,220 00	626 12	1,083 31
Dividends unpaid				
Individual deposits, subject to check	28,943 77	28,248 90	18,336 28	20,392 84
Certificates of deposit	5,387 20	6,151 86	6,066 36	5,409 48
Savings deposits	2,138 78	2,068 51	2,094 96	1,567 17
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	556 78	2,251 28	1,449 82	284 51
Notes and bills re-discounted			1,207 74	8,678 79
Bills payable				
Totals	$63,483 77	$59,960 55	$55,976 08	$63,560 90

No. 120.

THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President;* CYRUS ROBERTS, *Vice President;* GEORGE T. WOLF, *Cashier.*

DIRECTORS—J. W. French, W. E. Clark, Cyrus Roberts, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts			$19,433 80	$71,068 22
Stocks, bonds and mortgages				
Overdrafts			653 72	2,840 93
Due from banks in reserve cities			7,581 47	11,500 01
Due from other banks and bankers				
Banking house				
Furniture and fixtures			2,524 07	2,839 89
Other real estate				
Current expenses and taxes paid			103 36	608 44
Interest paid				
Exchanges for clearing house				
Checks and cash items				104 00
Nickels and pennies			55 06	63 79
Gold coin			2,800 00	6,362 50
Silver coin			2,029 25	934 30
U. S. and national bank notes			9,259 00	2,007 00
Totals			$74,488 73	$98,324 08
Liabilities.				
Capital stock paid in			$30,000 00	$30,000 00
Surplus fund				
Undivided profits			685 06	1,465 02
Dividends unpaid				
Individual deposits, subject to check			23,488 78	33,924 91
Certificates of deposit			17,529 45	26,623 76
Savings deposits			2,785 44	6,311 39
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals			$74,488 73	$98,324 08

No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President;* L. T. BLOUNT, *Vice President;* GEO. H. STELLWAGEN, *Cashier.*

DIRECTORS—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stellwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$43,846 01	$49,056 70	$56,128 22	$58,692 03
Stocks, bonds and mortgages	17,080 00	17,180 00	19,445 00	22,195 00
Overdrafts				
Due from banks in reserve cities	4,384 54	7,235 05	4,184 20	5,403 76
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,054 46	1,054 46	1,054 46	1,054 46
Other real estate				
Current expenses and taxes paid	592 18	724 67	876 34	1,081 95
Interest paid		566 11	618 21	658 99
Exchanges for clearing house				
Checks and cash items	857 59	647 28	2,006 27	2,616 99
Nickels and pennies	3 65	35 35	9 70	25 19
Gold coin	334 50	569 52	454 52	1,864 52
Silver coin	123 17	225 00	445 90	505 54
U. S. and national bank notes	1,046 00	1,905 00	784 00	2,455 00
Totals	$69,322 10	$79,199 14	$86,001 82	$96,503 43
Liabilities.				
Capital stock paid in	$15,600 00	$18,250 00	$25,000 00	$25,000 00
Surplus fund				
Undivided profits	598 61	1,189 49	1,717 70	2,686 49
Dividends unpaid				
Individual deposits, subject to check	9,952 34	10,979 03	12,198 83	14,544 05
Certificates of deposit	7,170 00	7,596 00	6,372 00	6,539 90
Savings deposits	36,001 15	41,184 62	40,713 29	47,732 99
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$69,322 10	$79,199 14	$86,001 82	$96,503 43

No. 96.

LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$463,933 50	$483,442 46	$378,760 36	$344,998 39
Stocks, bonds and mortgages	14,000 00	14,500 00	62,880 00	25,000 00
Overdrafts		4,340 47	6,653 00	
Due from banks in reserve cities	22,294 40	2,372 23	8,658 63	38,174 12
Due from other banks and bankers				
Banking house				
Furniture and fixtures	3,310 33	3,310 33	3,310 33	3,460 33
Other real estate				
Current expenses and taxes paid	2,546 18	7 88	1,226 80	733 18
Interest paid	126 20	297 78	961 82	865 17
Exchanges for clearing house				
Checks and cash items	645 63	342 20		419 12
Nickels and pennies	117 57	183 90	176 82	58 25
Gold coin	500 00	1,180 00	3,000 00	2,385 00
Silver coin	2,361 46	2,221 20	1,632 00	1,898 15
U. S. and national bank notes	10,632 00	14,745 00	6,619 00	8,658 00
Totals	$520,467 27	$526,943 45	$473,898 26	$426,649 76
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits	16,183 98	13,477 59	18,063 58	19,098 12
Dividends unpaid		400 00		
Individual deposits, subject to check	160,224 46	146,862 42	142,752 23	153,221 66
Certificates of deposit	85,030 00	51,854 00	46,902 00	47,354 00
Savings deposits	46,473 47	50,394 43	44,657 00	42,250 00
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	2,345 70	6,882 28	948 01	
Notes and bills re-discounted	160,209 66	157,072 73	120,575 44	64,725 98
Bills payable				
Totals	$520,467 27	$526,943 45	$473,898 26	$426,649 76

No. 17.

PEOPLE'S SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

GEO. L. MOSHER, *President;* JOHN BOURN, *Vice President;* L. C. BUTLER, *Cashier.*

DIRECTORS—G. L. Mosher, L. C. Butler, E. T. Carrington, H. W. Webber, E. C. Chapin, Jno. Bourn, C. E. Pierce, A. Mosher, Jr., M. Hagarty, Jacob Stahl.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$103,817 94	$96,312 06	$104,168 43	$100,537 36
Stocks, bonds and mortgages	28,793 75	29,607 34	31,153 08	33,179 53
Overdrafts	110 65	1,050 51	401 49	9,877 32
Due from banks in reserve cities	2,909 30	5,875 88	5,739 71	2,705 77
Due from other banks and bankers				
Banking house				
Furniture and fixtures	2,700 00	2,700 00	2,700 00	2,700 00
Other real estate				
Current expenses and taxes paid	2,269 36	19 95	655 89	1,520 25
Interest paid	1,230 82	6 59	902 70	1,028 51
Exchanges for clearing house				
Checks and cash items	544 62	171 85	6,503 99	10,793 88
Nickels and pennies	240 60	179 57	206 42	169 90
Gold coin	1,375 00	2,805 00	2,742 50	430 00
Silver coin	133 00	203 00	152 25	853 25
U. S. and national bank notes	4,061 00	5,371 00	4,483 00	6,347 00
Totals	$148,236 04	$145,302 75	$159,699 46	$170,136 77
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,093 36	6,500 00	6,500 00	6,500 00
Undivided profits	4,702 47	452 52	3,106 96	5,089 55
Dividends unpaid		1,500 00	12 00	6 00
Individual deposits, subject to check	23,084 61	23,049 19	28,421 91	33,736 51
Certificates of deposit	17,554 04	16,292 21	16,647 23	15,819 15
Savings deposits	46,801 56	47,508 83	53,511 37	59,485 56
Certified checks			1,500 00	
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$148,236 04	$145,302 75	$159,699 46	$170,136 77

No. 103.

WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 30, 1890.

I. M. WESTON, *President*; H. E. STAPLES, *Vice President*; L. H. LASLEY, *Cashier*.

DIRECTORS—Chas. E. Weston, H. L. Delano, Albert Mears, H. E. Staples, I. M. Weston.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$148,582 78	$143,534 04	$158,175 43	$151,536 27
Stocks, bonds and mortgages	7,881 17	7,381 17	6,581 17	6,381 17
Overdrafts	428 22		3 08	19 98
Due from banks in reserve cities	6,750 80	23,717 20	8,725 66	10,026 28
Due from other banks and bankers		1,854 31	1,530 57	1,535 57
Banking house	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate				
Current expenses and taxes paid	956 40	8 40	684 78	1,325 92
Interest paid	489 97	58 32	422 68	1,255 44
Exchanges for clearing house				
Checks and cash items	2,073 49	1,402 67	491 70	1,265 97
Nickels and pennies	115 51	80 99	57 13	110 93
Gold coin	5,125 00	5,155 00	5,125 00	5,200 00
Silver coin	1,980 20	1,375 15	869 70	1,238 80
U. S. and national bank notes	5,465 00	6,908 00	9,604 00	5,855 00
Totals	$186,298 04	$197,970 25	$198,770 90	$192,250 83
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund		1,000 00	1,000 00	1,000 00
Undivided profits	3,797 21	1,919 64	3,685 97	5,278 20
Dividends unpaid		75 00		
Individual deposits, subject to check	60,884 67	71,285 96	62,879 55	47,645 01
Certificates of deposit	84,878 38	97,898 66	98,204 44	103,114 85
Savings deposits	812 72	394 38	471 48	486 98
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	925 06	396 61	164 19	
Notes and bills re-discounted	10,000 00		7,365 27	9,725 79
Bill payable				
Totals	$186,298 04	$197,970 25	$198,770 90	$192,250 83

No 3.

STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President;* JOHN MURRAY, *Vice President;* JOHN G. SCHURTZ, *Cashier.*

DIRECTORS—John G. Schurtz, Jno. Murray, David P. Hamilton, Peter Putnam, Chas. W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Cotton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$62,226 12	$62,890 35	$68,416 85	$75,008 85
Stocks, bonds and mortgages	7,550 00	7,550 00	7,550 00	7,986 66
Overdrafts	1,815 37	1,415 96	99 79	1,090 35
Due from banks in reserve cities	2,695 78	2,762 79	3,213 00	1,553 34
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate				
Current expenses and taxes paid		18 15	197 57	442 48
Interest paid	415 92			
Exchanges for clearing house				
Checks and cash items	727 50	670 50	540 00	682 47
Nickels and pennies	10 45	16 72	59 58	45 68
Gold coin	300 00	1,680 00	490 00	1,185 00
Silver coin	175 00	490 00	220 90	568 75
U. S. and national bank notes	3,000 00	6,500 00	2,815 00	4,287 00
Totals	$80,216 14	$85,294 47	$84,902 19	$94,126 58
Liabilities.				
Capital stock paid in	$25,000 00	$25,000 00	$25,000 00	$25,000 00
Surplus fund	10,500 00	12,000 00	12,000 00	12,000 00
Undivided profits	1,856 65	178 55	840 20	1,757 57
Dividends unpaid				
Individual deposits, subject to check	10,910 31	16,455 70	13,041 74	15,817 01
Certificates of deposit	32,449 18	31,660 22	34,020 25	39,315 05
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				236 95
Notes and bills re-discounted				
Bills payable				
Totals	$80,216 14	$85,294 47	$84,902 19	$94,126 58

No. 35.

WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

C. W. BEARDSLEY, *President*; WM. E. DENNIS, *Vice President*; BION WIXSON, *Cashier*.

DIRECTORS—L. Case, Bion Wixson, Theodore Hoffman, S. W. Taylor, M. V. Jessop, Jno. J. Defendorf, Chas. W. Beardsley, Jacob Stoffer, Wm. E. Dennis.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$88,881 98	$84,717 53	$70,286 86	$67,697 65
Stocks, bonds and mortgages		23,747 87	23,747 87	23,647 87
Overdrafts	761 62	1,287 51	1,129 71	231 73
Due from banks in reserve cities	13,444 58	9,894 85	36,855 38	55,886 13
Due from other banks and bankers				
Banking house	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate				
Current expenses and taxes paid	381 72	656 23	921 16	1,384 73
Interest paid		1,148 82	1,043 28	515 22
Exchanges for clearing house				
Checks and cash items	1,339 55		1,568 61	762 99
Nickels and pennies	52 10	24 78	47 25	67 23
Gold coin	1,727 50	1,505 00	1,500 00	1,670 00
Silver coin	349 52	489 48	195 23	373 75
U. S. and national bank notes	5,756 00	5,579 00	4,267 00	6,362 00
Totals	$112,294 57	$133,650 57	$146,162 45	$162,699 30
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits	3,162 58	3,960 39	4,680 50	5,961 52
Dividends unpaid	40 00	40 00	40 00	40 00
Individual deposits, subject to check	18,001 57	9,199 16	47,661 86	59,878 03
Certificates of deposit	40,090 42	69,451 02	42,780 09	45,819 75
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$112,294 57	$133,650 57	$146,162 45	$162,699 30

No. 64.

WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIC B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Eustace C. Bowman, Sidney D. Miller, Chas. W. Thomas, Edmund P. Christian, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederic B. Sibley, Geo. Hendrie.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$79,497 83	$80 414 89	$86,886 53	$89,451 46
Stocks, bonds and mortgages	144,000 00	144,000 00	144,000 00	139,000 00
Overdrafts				
Due from banks in reserve cities	25,570 21	27,213 48	32,862 74	35,073 66
Due from other banks and bankers				
Banking house				
Furniture and fixtures	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate				
Current expenses and taxes paid	769 95		44 00	920 50
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies	7 09	50 63	23 69	32 19
Gold coin	335 00	1,592 50	517 50	451 00
Silver coin	120 00	840 00	220 00	430 00
U. S. and national bank notes	2,719 00	4,637 00	3,594 00	4,431 00
Totals	$254,666 11	$260,396 03	$269,795 99	$271,437 34
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	6,000 00	6,500 00	6,500 00	6,500 00
Undivided profits	6,835 97	2,735 56	6,000 19	8,235 43
Dividends unpaid		50 00		
Individual deposits, subject to check	64,952 53	75,475 01	77,231 38	73,898 56
Certificates of deposit	8,300 00	8,300 00	8,300 00	8,300 00
Savings deposits	118,577 61	117,335 46	121,764 42	124,503 35
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$254,666 11	$260,396 03	$269,795 99	$271,437 34

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

D. C. BATCHELDER, *President;* S. M. CUTCHEON, *Vice President;* R. W. HEMPHILL, *Cashier.*

DIRECTORS—Don C. Batchelder, Robert W. Hemphill, H. P. Glover, Stephen Moore, Sullivan M. Cutcheon.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$148,625 87	$154,420 62	$167,929 30	$162,335 38
Stocks, bonds and mortgages	64,261 00	67,771 00	71,171 00	69,762 00
Overdrafts	160 54	99 91	427 84	797 93
Due from banks in reserve cities	41,486 72	41,572 39	23,020 14	34,282 18
Due from other banks and bankers	4,804 33	2,809 77	2,968 35	5,813 68
Banking house	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate	600 00	600 00	600 00	600 00
Current expenses and taxes paid	2,469 19	48 70	1,939 06	3,884 36
Interest paid	2,351 25	515 19	1,889 82	3,021 17
Exchanges for clearing house				
Checks and cash items	3,670 29	403 58	1,341 99	809 60
Nickels and pennies	4 48	10 13	8 62	16 28
Gold coin	6,000 00	9,000 00	2,800 00	2,000 00
Silver coin	548 00	2,742 75	1,402 80	893 80
U. S. and national bank notes	14,600 00	6,580 00	9,220 00	10,393 00
Totals	$319,101 67	$316,574 04	$314,718 92	$324,109 33
Liabilities.				
Capital stock paid in	$50,000 00	$50,000 00	$50,000 00	$50,000 00
Surplus fund	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits	6,850 21	3,577 63	6,397 38	9,748 56
Dividends unpaid				
Individual deposits, subject to check	71,566 84	71,823 57	64,698 66	65,270 64
Certificates of deposit	154,388 07	155,897 37	158,400 13	162,506 19
Savings deposits	34,996 55	34,275 47	34,222 75	35,583 94
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$319,101 67	$316,574 04	$314,718 92	$324,109 33

FIDELITY LOAN AND TRUST COMPANY, DETROIT.

R. W. GILLETT, *President*; F. W. HAYES, *Vice President*; J. P. GILMORE, *Secretary*.

DIRECTORS—R. W. Gillett, Wm. H. Elliott, Jas. D. Standish, F. W. Hayes, Jas. E. Davis, A. E. F. White, C. A. Black, H. S. Pingree, Jno. Canfield, W. R. Burt, W. D. Preston.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				
Stocks, bonds and mortgages	$15,000 00	$15,000 00	$15,000 00	$15,000 00
Overdrafts				
Due from banks in reserve cities				
Due from other banks and bankers				
Banking house				
Furniture and fixtures	41,739 29	43,453 78	44,794 41	45,650 80
Other real estate				
Current expenses and taxes paid				
Interest paid				
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals	$56,739 29	$58,453 78	$59,794 41	$60,650 80
Liabilities.				
Capital stock paid in	$30,000 00	$30,000 00	$30,000 00	$30,000 00
Surplus fund				
Undivided Profits	11,143 53	12,301 87	12,787 67	13,671 37
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers	15,595 77	16,251 91	17,056 74	16,979 43
Notes and bills re-discounted				
Bills payable				
Totals	$56,739 29	$58,453 78	$59,794 41	$60,650 80

THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President;* W. C. MCMILLAN, *First Vice President;* J. L. EDSON, *Second Vice President;* B. H. LAWSON, *Ass't Sec'y and Treas.*

DIRECTORS— J. L. Edson, T. W. Palmer, C. A. Black, Thos. Ferguson, W. H. Elliott, W. C. Colburn, W. L. Smith, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, James McMillan, F. J. Hecker, D. Whitney, Jr., R. A. Alger, D. M. Ferry, M. W. O'Brien, M. S. Smith, Geo. H. Russel, Hugh McMillan, F. W. Hayes, C. H. Buhl, Simon J. Murphy.

EXECUTIVE COMMITTEE—D. M. Ferry, *ex officio* chairman, F. J. Hecker, Hugh McMillan, D. Whitney, Jr., F. W. Hayes, M. W. O'Brien, W. C. Colburn, M. S. Smith, S. D. Miller.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts				$70,000 00
Stocks, bonds and mortgages				106,000 00
Overdrafts				
Due from banks in reserve cities				102,975 46
Due from other banks and bankers				
Banking house				
Furniture and fixtures				
Other real estate				
Current expenses and taxes paid				
Interest paid				1,684 54
Exchanges for clearing house				
Checks and cash items				
Nickels and pennies				
Gold coin				
Silver coin				
U. S. and national bank notes				
Totals				$280,660 00
Liabilities.				
Capital stock paid in				$280,550 00
Surplus fund				
Undivided profits				110 00
Dividends unpaid				
Individual deposits, subject to check				
Certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals				$280,660 00

THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President;* WILLARD BARNHART, *Vice President;* DARWIN D. CODY, *Second Vice President;* HENRY IDEMA, *Third Vice President;* ANTON G. HODENPYL, *Secretary.*

DIRECTORS—Thos. D. Gilbert, T. Stewart White, Lewis H. Withey, Daniel H. Waters, W. W. Cummer, Alfred D. Rathbone, R. B. Woodcock, James M. Barnett, E. Golden Filer, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, Charles Fox, F. A. Gorham, John W. Champlin, Anton G. Hodenpyl.

Executive Committee—Lewis H. Withey, Thos. D. Gilbert, Darwin D. Cody, Willard Barnhart, Daniel H. Waters, James M. Barnett, Anton G. Hodenpyl.

Resources.	Report of May 4.	Report of July 9.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$108,171 87	$119,466 87	$154,934 34	$193,488 78
Stocks, bonds and mortgages	159,455 00	171,180 45	218,112 72	256,613 72
Overdrafts				
Due from banks in reserve cities	64,337 84	73,565 36	14,541 35	33,678 51
Due from other banks and bankers		7,555 43	84,145 43	68,545 43
Banking house				
Furniture and fixtures	880 65	840 65	844 15	848 15
Other real estate	918 45	908 87	926 70	920 34
Current expenses and taxes paid	4,084 84	889 84	2,757 03	6,123 67
Interest paid	763 77	211 15	1,117 41	1,714 47
Exchanges for clearing house	625 00	1,000 00		1,304 16
Checks and cash items	7,697 69	499 68	722 15	493 92
Nickels and pennies	6 35	27 60	30 37	21 55
Gold coin	35 00	6,035 00	5,000 00	5,075 00
Silver coin	1 20	272 30	150 40	155 85
U. S. and national bank notes	492 60	732 00	642 00	2,809 00
Totals	$347,519 66	$333,185 25	$483,924 10	$571,792 55
Liabilities.				
Capital stock paid in	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Surplus fund	10,000 00	17,500 00	17,500 00	17,500 00
Undivided profits	12,583 19	4,029 75	11,140 70	18,050 17
Dividends unpaid	36 78			
Individual deposits, subject to check	107,246 59	144,318 79	85,112 33	149,692 27
Certificates of deposit	17,703 15	17,336 71	170,171 07	186,550 11
Savings deposits				
Certified checks				
Cashier's checks outstanding				
Due to banks and bankers				
Notes and bills re-discounted				
Bills payable				
Totals	$347,519 66	$383,185 25	$483 924 10	$571,792 55

REPORTS

OF THE

NATIONAL BANKS

OF MICHIGAN

As furnished the Commissioner of the State Banking Department,

SEPTEMBER 25 AND DECEMBER 2,

1891.

No. 3316.

FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; H. GALE, *Vice President*; H. M. DEARING, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS—W. O. Donoughue, H. Gale, C. W. Dalrymple, C. H. Mann, E. A. Landon, R. Elwood, H. M. Dearing.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$304,615 32	$321,875 45
Overdrafts	6,073 10	3,047 86
U. S. bonds to secure circulation	37,500 00	37,500 00
U. S. bonds, to secure deposits		
U. S. bonds, on hand		
Stocks, securities, etc.		
Due from approved reserve agents	25,864 57	9,131 25
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	8,000 00	8,000 00
Other real estate and mortgages owned	1,650 00	2,250 00
Current expenses and taxes paid	686 50	1,806 09
Premiums on U. S. bonds		
Checks and other cash items	3,176 27	3,581 19
Exchanges for clearing house		
Bills of other banks	2,147 00	1,663 00
Fractional paper cur'cy, nickels and cents	183 15	176 06
Specie, { gold / silver }	10,031 30	9,501 75
Legal tender notes	10,000 00	5,000 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		
Totals	$411,614 71	$405,469 63
Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	11,000 00	11,000 00
Undivided profits	10,529 56	15,793 23
National bank notes outstanding	33,750 00	33,750 00
Dividends unpaid		
Individual deposits, subject to check	104,239 77	102,782 42
Demand certificates of deposit	102,095 38	92,133 98
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$411,614 71	$405,469 63

No. 1829.

FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President;* IRA CHICHESTER, *Vice President;* F. I CHICHESTER, *Cashier.*

DIRECTORS—B. D. Pritchard, N. B. West, I. Chichester, M. C. Sherwood, I. P. Griswold.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$112,783 66	$122,741 82
Overdrafts	592 68	2,708 28
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds, on hand		
Stocks, securities, etc.	15,564 79	21,394 99
Due from approved reserve agents	45,461 23	27,594 52
Due from other national banks		1,249 11
Due from State banks and bankers	806 83	1,119 57
Banking house furniture and fixtures	6,709 00	6,709 00
Other real estate and mortgages owned	1,800 00	1,800 00
Current expenses and taxes paid	1,043 58	1,103 42
Premiums on U. S. bonds		
Checks and other cash items	80 33	258 94
Exchanges for clearing house		
Bills of other banks		55 00
Fractional paper cur'cy, nickels and cents	472 35	46 65
Specie, gold	6,813 21	2,712 31
Specie, silver	1,388 25	3,986 80
Legal tender notes	2,753 00	3,610 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$208,833 36	$217,151 86

Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	8,760 66	9,431 77
National bank notes outstanding	10,750 00	11,250 00
Dividends unpaid	495 00	435 00
Individual deposits, subject to check	63,285 96	74,231 81
Demand certificates of deposit	65,541 74	61,808 28
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$208,833 36	$217,151 86

No. 2847.

ALPENA NATIONAL BANK, ALPENA.

GEO. L. MALTZ, *President;* F. W. GILCHRIST, *Vice President;* JNO. C. COMFORT, *Cashier.*

DIRECTORS—Geo. L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$385,488 58	$351,894 75
Overdrafts	1,669 62	2,431 64
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	5,418 40	5,555 65
Due from approved reserve agents	44,854 56	37,559 65
Due from other national banks		679 58
Due from State banks and bankers	17 00	141 25
Banking house furniture and fixtures	3,000 00	3,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	3,614 12	6,781 38
Premium on U. S. bonds		
Checks and other cash items	774 69	299 34
Exchanges for clearing house		
Bills of other banks	1,889 00	2,905 00
Fractional paper currency, nickels and cents	50 15	38 90
Specie. { Gold / Silver }	5,073 20	8,015 00
Legal tender notes	17,541 00	12,902 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$521,590 32	$484,344 14
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	12,500 00	12,500 00
Undivided profits	8,644 41	12,124 10
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		
Individual deposits, subject to check	216,516 39	188,389 81
Demand certificates of deposit	177,749 87	175,330 23
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	149 83	
Due to State banks and bankers		
Notes and bills re-discounted	11,029 82	
Bills payable		
Totals	$521,590 32	$484,344 14

No. 2714.

FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; JNO. M. WHEELER, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, J. M. Wheeler, C. H. Richmond, E. D. Kinnee, Jas. Clements, Wm. McCreery, H. Cornwell, H. Soule, M. Seabolt.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$316,021 50	$334,225 61
Overdrafts	2,261 01	2,220 16
U. S. bonds to secure circulation	25,000 00	25,000 00
U. S. bonds to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	7,200 00	7,200 00
Due from approved reserve agents	19,897 68	53,862 51
Due from other national banks		
Due from State banks and bankers	15,230 60	7,687 48
Banking house furniture and fixtures	13,950 00	13,950 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,012 22	2,065 65
Premiums on U. S. bonds	4,500 00	4,500 00
Checks and other cash items	1,008 53	672 24
Exchanges for clearing house		
Bills of other banks	7,527 00	3,312 00
Fractional paper currency, nickels and cents	438 27	151 45
Specie. { Gold / Silver }	14,375 00	13 967 15
Legal tender notes	2,319 00	3,679 00
Five per cent redemption fund	1,125 70	1,125 40
Due from U. S. treasurer		
Totals	$431,856 46	$473,618 60
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	17,000 00	17,000 00
Undivided profits	34,941 66	39,984 46
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	68 00	40 00
Individual deposits subject to check	152,628 74	198,372 23
Demand certificates of deposit	102,827 70	95,541 91
United States deposit	190 00	
Deposit of U. S. disbursing officers	1,700 36	
Certified checks		180 00
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$431,856 46	$473,618 60

No. 3896.

MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President;* F. TANNER, *Vice President;* SCOTT FIELD, *Cashier;* FRED WELLS, *Assistant Cashier.*

DIRECTORS—A. W. Wright, Frank Tanner, A. C. Hamblin, P. Hoffmaster, Scott Field.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$146,822 44	$153,015 87
Overdrafts	6,884 66	689 60
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	3,700 00	3,700 00
Due from approved reserve agents	20,770 87	13,262 84
Due from other national banks	75 51	181 12
Due from State banks and bankers		
Banking house furniture and fixtures	2,899 65	2,899 65
Other real estate and mortgages owned		
Current expenses and taxes paid	1,003 84	2,310 12
Premiums on U. S. bonds	2,150 00	2,150 00
Checks and other cash items	1,327 98	280 86
Exchanges for clearing house		
Bills of other banks	1,908 00	920 00
Fractional paper currency, nickels and cents	90 72	127 45
Specie, { Gold / Silver }	10,583 20	8,230 50
Legal tender notes	2,000 00	3,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasury		
Totals	$226,341 82	$216,893 01
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	6,500 00	6,500 00
Undivided profits	6,645 88	9,117 06
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	65,265 53	59,332 41
Demand certificates of deposit	25,430 41	19,443 54
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$226,341 82	$216,893 01

No. 3314.

THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, B. F. Graves, Wm. Merritt, E. C. Nichols, Geo. E. Hawes, Chas. Austin, David Shepard.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$307,417 94	$321,559 05
Overdrafts	467 62	1,153 44
U. S. bonds, to secure circulation	40,000 00	40,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc	10,400 00	10,900 00
Due from approved reserve agents	78,834 26	61,152 68
Due from other national banks	932 45	1,640 15
Due from State banks and bankers	715 72	351 70
Banking house furniture and fixtures	11,630 44	10,793 02
Other real estate and mortgages owned		
Current expenses and taxes paid	933 57	2,230 84
Premiums on U. S. bonds	6,400 00	6,400 00
Checks and other cash items	18 38	312 49
Exchanges for clearing house		
Bills of other banks	2,850 00	4,045 00
Fractional paper currency, nickels and cents	116 02	33 09
Specie, Gold / Silver	19,648 30	24,218 85
Legal tender notes	5,000 00	5,000 00
Five per cent redemption fund	1,800 00	1,800 00
Merchandise		837 42
Totals	$487,164 70	$492,427 76
Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	13,000 00	13,000 00
Undivided profits	15,331 41	20,475 54
National bank notes outstanding	36,000 00	36,000 00
Dividends unpaid		
Individual deposits, subject to check	216,218 82	228,697 86
Demand certificates of deposit	51,614 47	44,254 86
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	5,000 00	
Bills payable		
Totals	$487,164 70	$492,427 76

No. 2853.

FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FRED'K P. BROWNE, *Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, S. Eddy, H. B. Smith, G. K. Jackson, Wm. H. Miller, E. A. Cooley, Wm. H. McEwan.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$607,728 76	$534,120 17
Overdrafts	35 96	541 47
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	800 00	800 00
Due from approved reserve agents	44,053 78	60,473 54
Due from other national banks	5,082 06	7,148 81
Due from State banks and bankers	6,757 49	29,673 40
Banking house furniture and fixtures	35,000 00	35,000 00
Other real estate and mortgages owned	2,637 50	3,578 50
Current expenses and taxes paid	2,573 66	2,666 70
Premiums on U. S. bonds	6,000 00	6,000 00
Checks and other cash items	3,371 49	3,315 85
Exchanges for clearing house	13,735 11	3,092 55
Bills of other banks	8,705 00	7,301 00
Fractional paper currency, nickels and cents	261 12	460 23
Specie, { Gold / Silver }	31,500 00	27,600 00
Legal tender notes	9,779 00	4,623 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		10 00
Totals	$830,270 93	$785,650 22
Liabilities.		
Capital stock paid in	$200,000 00	$200,000 00
Surplus fund	50,000 00	50,000 00
Undivided profits	26,958 44	34,018 11
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		
Individual deposits, subject to check	202,711 34	186,245 05
Demand certificates of deposit	281,777 93	223,177 27
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	1 40	1 40
Cashiers' checks outstanding	196 13	196 13
Due to other national banks	10,570 16	10,889 13
Due to State banks and bankers	25,420 40	34,123 13
Notes and bills re-discounted	37,635 13	2,000 00
Bills payable		
Totals	$830,270 93	$785,650 22

No. 2145.

SECOND NATIONAL BANK, BAY CITY.

WM. WESTOVER, *President*; D. C. SMALLEY, *Vice President*; ORRIN BUMP, *Cashier*; M. M. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. Westover, J. Davidson, S. Eddy, D. C. Smalley, W. L. Smith, H. W. Sage, J. W. McGraw, A. M. Cheesbrough, A. J. Cooke, F. P. Cheesbrough.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$969,237 07	$893,243 83
Overdrafts	223 17	35 84
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	89,962 72	86,561 44
Due from other national banks	2,681 19	1,796 66
Due from State banks and bankers		272 80
Banking house furniture and fixtures	3,000 00	2,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	4,793 20	641 36
Premiums on U. S. bonds		
Checks and other cash items	96 01	77 42
Exchanges for clearing house	3,482 59	2,573 40
Bills of other banks	3,081 00	6,074 00
Fractional paper currency, nickels and cents	280 00	241 08
Specie, Gold	40,678 22	33,205 27
Specie, Silver		
Legal tender notes	5,110 00	8,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer	1,500 00	940 00
Totals	$1,146,334 17	$1,068,413 07
Liabilities.		
Capital stock paid in	$250,000 00	$250,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	72,942 79	58,523 45
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	25 00	9,085 00
Individual deposits, subject to check	197,189 89	236,028 41
Demand certificates of deposit	325,675 54	322,789 43
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	4,261 00	8,278 28
Due to State banks and bankers	33,250 49	27,315 83
Notes and bills re-discounted	117,979 46	11,442 67
Bills payable		
Totals	$1,146,334 17	$1,068,413 07

No. 4261.

FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILEY, *President;* J. S. MORTON, *Vice President;* JAMES BALEY, *Cashier.*

DIRECTORS—E. B. Patterson, Jas. Baley, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$170,157 08	$176,324 89
Overdrafts	434 24	772 97
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	16,347 48	13,306 44
Due from other national banks		
Due from State banks and bankers		15,506 60
Banking house furniture and fixtures	2,808 16	2,808 16
Other real estate and mortgages owned		
Current expenses and taxes paid	1,287 16	2,842 19
Premiums on U. S. bonds	2,000 00	2,000 00
Checks and other cash items	3,648 33	3,565 13
Exchanges for clearing house		
Bills of other banks	115 00	105 00
Fractional paper cur'cy, nickels and cents	17 32	8 12
Specie, Gold	8,251 00	11,461 55
Specie, Silver	1,156 15	
Legal tender notes	10,040 00	1,695 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$229,324 52	$243,458 55
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	9,000 00	9,000 00
Undivided profits	3,398 04	7,749 86
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	135,179 79	143,902 18
Demand certificates of deposit	20,424 53	20,745 88
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		500 00
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	72 16	310 63
Notes and bills re-discounted		
Bills payable		
Totals	$229,324 52	$243,458 55

No. 3947.

FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President;* E. R. HALL, *Vice President;* WM. S. PRINCE, *Cashier.*

DIRECTORS—Joseph Sellwood, Edward R. Hall, A. B. Miner, Chas. Merryweather, H. E. Young.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$133,118 69	$159,812 65
Overdrafts	212 90	234 26
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	28,658 32	3,502 89
Due from other national banks		1,923 80
Due from State banks and bankers	139 46	
Banking house furniture and fixtures	8,715 00	8,715 00
Other real estate and mortgages owned		
Current expenses and taxes paid	623 91	40 80
Premiums on U. S. bonds	2,000 00	2,000 00
Checks and other cash items	1,088 25	641 77
Exchanges for clearing house		
Bills of other banks		
Fractional paper cur'cy, nickels and cents	84 74	28 07
Specie, { Gold. Silver. }	5,220 00	5,105 00
Legal tender notes	4,384 00	6,648 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$197,307 77	$201,713 65
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	1,400 00	1,400 00
Undivided profits	5,862 68	4,477 68
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	88,011 81	101,486 85
Demand certificates of deposit	39,637 24	31,292 58
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	1,346 04	1,806 54
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$197,307 77	$201,713 65

No. 2944.

*BIG RAPIDS NATIONAL BANK. BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.

DIRECTORS—D. F. Comstock, M. Brown, C. W. Comstock, J. G. Montz, J. H. Palmer, A. S. Hobard, A. W. Bennett, John Greenup, Thos. Skelton, J. M. Darrah, H. P. Wyman.

* No reports were received from this bank.

No. 1832.

NORTHERN NATIONAL BANK, BIG RAPIDS.

M. P. GALE, *President*; C. H. WAGNER, *Vice President*; F. R. FOWLER, *Cashier*.

DIRECTORS—M. P. Gale, C. H. Wagner, F. R. Fowler, F. O. Vandersluis, Jno. McNaughton, W. A. D. Rose, Jno. F. Herrick, H. J. Hollister, C. H. Berkey.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$414,938 86	$421,740 63
Overdrafts	419 05	205 79
U. S. bonds to secure circulation	37,500 00	37,500 00
U. S. bonds to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	66,882 58	38,464 55
Due from other national banks	2,712 02	172 85
Due from State banks and bankers	29 28	350 00
Banking house furniture and fixtures	20,000 00	20,000 00
Other real estate and mortgages owned	65,404 95	68,573 86
Current expenses and taxes paid	3,979 08	9,034 37
Premiums on U. S. bonds		
Checks and other cash items	1,033 97	485 93
Exchanges for clearing house		
Bills of other banks	595 00	1,905 00
Fractional paper currency, nickels and cents	126 46	128 74
Specie, { Gold / Silver }	24,922 88	23,068 38
Legal tender notes	3,424 00	10,394 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		
Totals	$643,655 53	$628,710 60

Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	30,000 00	30,000 00
Undivided profits	69,718 08	71,335 31
National bank notes outstanding	33,750 00	33,750 00
Dividends unpaid		
Individual deposits, subject to check	84,660 39	72,348 11
Demand certificates of deposit	273,537 62	261,984 23
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	59 22	
Due to State banks and bankers	1,935 12	4,984 20
Notes and bills re-discounted		4,308 75
Bills payable		
Totals	$643,655 53	$628,710 60

No. 3925.

FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; J. H. ROE, *Vice President*; J. F. REYNOLDS, *Cashier*.

DIRECTORS—James Reynolds, J. H. Roe, E. W. Sanders, W. M. Howland, Jno. F. Reynolds.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$103,419 65	$96,388 54
Overdrafts	1,957 94	1,005 27
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	18,415 48	8,636 18
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	1,730 00	1,730 00
Other real estate and mortgages owned		
Current expenses and taxes paid	879 80	1,588 10
Premiums on U. S. bonds	2,200 00	2,200 00
Checks and other cash items	1,360 28	1,706 43
Exchanges for clearing house		
Bills of other banks	4,159 00	463 00
Fractional paper currency, nickels and cents	87 82	67 85
Specie, { Gold / Silver }	687 70	1,466 45
Legal tender notes	2,500 00	2,500 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$145,460 17	$130,814 32
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	1,312 51	1,312 51
Undivided profits	2,319 66	4,127 96
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	31,608 87	24,278 01
Demand certificates of deposit	48,969 13	39,895 82
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$145,460 17	$130,814 32

No. 1812.

FIRST NATIONAL BANK, CASSOPOLIS.

M. L. HOWELL, *President*; S. T. READ, *Vice President*; C. A. RITTER, *Cashier*; D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$148,037 87	$148,950 57
Overdrafts	896 91	226 71
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand	5,000 00	
Stocks, securities, etc.		
Due from approved reserve agents	10,725 57	6,567 25
Due from other national banks		
Due from State banks and bankers		305 55
Banking house furniture and fixtures		
Other real estate and mortgages owned	3,389 15	3,389 15
Current expenses and taxes paid	492 58	1,110 77
Premiums on U. S. bonds	700 00	
Checks and other cash items	404 70	
Exchanges for clearing house		
Bills of other banks	2,540 00	4,150 00
Fractional paper currency, nickels and cents	46 21	80 67
Specie, { Gold / Silver }	8,945 00	8,770 00
Legal tender notes	500 00	500 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$194,740 49	$182,113 17
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	18,066 25	20,396 26
National bank notes outstanding	10,750 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	41,146 95	41,796 47
Demand certificates of deposit	64,777 29	48,670 44
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$194,740 49	$182,113 17

No. 2095.

FIRST NATIONAL BANK, CENTREVILLE.

L. A. CLAPP, *President*; E. D. THOMAR, *Vice President*; L. B. HESS, *Cashier*.

DIRECTORS—L. A. Clapp, E. D. Thomar, W. W. Jones, H. F. Major, A. C. Wolf.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$78,002 22	$68,012 86
Overdrafts		
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	1,729 09	3,242 86
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	311 85	650 05
Premiums on U. S. bonds	2,500 00	2,000 00
Checks and other cash items	490 79	710 38
Exchanges for clearing house		
Bills of other banks	1,069 00	1,870 00
Fractional paper currency, nickels and cents	89 92	61 17
Specie, { Gold / Silver }	582 00	1,025 00
Legal tender notes		2,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$97,777 37	$92,633 82
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	1,694 72	1,917 16
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	12,249 59	7,057 69
Demand certificates of deposit	12,583 06	12,408 97
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outsanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$97,777 37	$92,633 82

No. 1758.

FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELCHER, *President*; A. J. IVES, *Vice President*; WM. P. LACEY, *Cashier*; CHAS. J. HALL, *Assistant Cashier*.

DIRECTORS—Wm. P. Lacey, A. J. Ives, F. A. Hooker, P. T. Vanzile, F. S. Belcher.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$199,777 31	$197,845 49
Overdrafts	153 12	106 21
U. S. bonds, to secure circulation	18,750 00	18,750 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	28,453 74	30,626 41
Due from other national banks	1,261 23	86 00
Due from State banks and bankers		
Banking house furniture and fixtures	10,450 00	10,450 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,507 31	2,448 89
Premiums on U. S. bonds	3,000 00	3,000 00
Checks and other cash items		12 84
Exchanges for clearing house		
Bills of other banks	655 00	875 00
Fractional paper currency, nickels and cents	147 77	160 29
Specie, { Gold / Silver }	7,075 00	12,975 00
Legal tender notes	5,758 00	8,428 00
Five per cent redemption fund	843 75	843 75
Due from U. S. treasurer		
Totals	$277,832 23	$286,607 88

Liabilities.		
Capital stock paid in	$75,000 00	$75,000 00
Surplus fund	15,000 00	15,000 00
Undivided profits	10,731 42	13,797 40
National bank notes outstanding	16,875 00	16,875 00
Dividends unpaid		
Individual deposits, subject to check	69,519 60	64,980 34
Demand certificates of deposit	90,700 81	99,014 34
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		1,940 80
Due to State banks and bankers	5 40	
Notes and bills re-discounted		
Bills payable		
Totals	$277,832 23	$286,607 88

No. 3034.

MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; J. T. WILSON, *Assistant Cashier*.

DIRECTORS—Frank Merritt, E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$113,301 30	$111,490 24
Overdrafts	1,162 92	1,104 14
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	4,100 00	4,100 00
Due from approved reserve agents	15,353 56	15,257 85
Due from other national banks	949 00	2,479 85
Due from State banks and bankers		
Banking house furniture and fixtures	9,000 00	9,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,493 48	605 63
Premiums on U. S. bonds	1,000 00	1,000 00
Checks and other cash items	1,294 45	1,307 50
Exchanges for clearing house		
Bills of other banks	6,966 00	7,774 00
Fractional paper currency, nickels and cents	78 55	110 00
Specie, Gold	9,694 50	10,249 00
Specie, Silver		
Legal tender notes		
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$177,456 26	$177,540 21
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	22,061 50	22,702 57
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	52,210 88	50,093 97
Demand certificates of deposit	30,874 69	33,468 57
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	1,059 19	25 10
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$177,456 26	$177,540 21

No. 3235.

FIRST NATIONAL BANK, CHEBOYGAN.

E. A. SMITH, *President*; J. J. POST, *Vice President*; G. F. RAYNOLDS, *Cashier*; A. W. RAMSAY, *Assistant Cashier*.

DIRECTORS—Ephriam Smith, D. C. Pelton, G. F. Raynolds, J. J. Post, E. A. Smith.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$125,680 94	$141,268 28
Overdrafts	620 24	609 28
U. S. bonds, to secure circulation	13,000 00	13,000 00
U. S. bonds, to secure deposits		
U. S. bonds, on hand		
Stocks, securities, etc.		
Due from approved reserve agents	56,298 13	16,853 02
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	13,104 90	13,104 90
Other real estate and mortgages owned		
Current expenses and taxes paid	1,599 60	2,981 70
Premiums on U. S. bonds		
Checks and other cash items	339 46	974 30
Exchanges for clearing house		
Bills of other banks	605 00	609 00
Fractional paper currency, nickels and cents	60 51	62 10
Specie, Gold / Silver	10,031 60	9,988 65
Legal tender notes	6,264 00	7,247 00
Five per cent redemption fund	585 00	585 00
Due from U. S. treasurer		
Totals	$233,289 38	$212,296 23
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	8,000 00	8,000 00
Undivided profits	2,154 45	5,414 29
National bank notes outstanding	11,700 00	11,700 00
Dividends unpaid		
Individual deposits, subject to check	87,985 29	60,808 09
Demand certificates of deposit	73,206 16	76,368 85
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	193 48	
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$233,289 38	$212,296 23

No. 1235.

COLDWATER NATIONAL BANK, COLDWATER.

D. B. DENNIS, *President;* L. M. WING, *Vice President;* L. A. JACKSON, *Cashier.*

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$294,218 57	$297,527 75
Overdrafts	1,600 71	1,659 51
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	3,000 00	3,000 00
Due from approved reserve agents	17,636 65	30,291 03
Due from other national banks	124 00	70 00
Due from State banks and bankers		
Banking house furniture and fixtures	1,800 00	1,800 00
Other real estate and mortgages owned		
Current expenses and taxes paid	532 08	1,726 84
Premiums on U. S. bonds		
Checks and other cash items	668 30	191 68
Exchanges for clearing house		
Bills of other banks	5,857 00	4,846 00
Fractional paper currency, nickels and cents	104 08	130 88
Specie, { Gold / Silver }	4,253 45	4,667 80
Legal tender notes	14,000 00	12,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$369,919 79	$384,035 89
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	35,000 00	35,000 00
Undivided profits	42,540 41	45,626 16
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	54,856 38	52,892 14
Demand certificates of deposit	115,023 00	128,017 59
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$369,919 79	$384,035 89

No. 1924.

SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

C. D. Randall, *President;* C. G. Luce, *Vice President;* L. E. Rose, *Cashier;* A. S. Upson, *Ass't Cashier.*

Directors—Cyrus G. Luce, J. S. Barber, E. R. Clark, L. E. Rose, L. F. Hale, M. G. Clark, C. D. Randall.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$400,705 75	$414,271 62
Overdrafts	65 31	390 09
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,800 00	1,800 00
Due from approved reserve agents	37,459 26	27,258 95
Due from other national banks	1,760 28	1,522 87
Due from State banks and bankers		
Banking house furniture and fixtures	14,000 00	14,000 00
Other real estate and mortgages owned	9,100 00	9,100 00
Current expenses and taxes paid	1,292 88	2,800 27
Premiums on U. S. bonds		
Checks and other cash items	470 72	745 94
Exchanges for clearing house		
Bills of other banks	3,686 00	5,010 00
Fractional paper currency, nickels and cents	78 19	50 27
Specie, Gold	13,545 75	14,728 53
Specie, Silver		
Legal tender notes	10,000 00	10,500 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		100 00
Totals	$543,213 64	$554,468 54
Liabilities.		
Capital stock paid in	$165,000 00	$165,000 00
Surplus fund	35,000 00	35,000 00
Undivided profits	39,765 79	44,004 81
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		
Individual deposits, subject to check	48,313 43	46,656 52
Demand certificates of deposit	212,134 42	218,807 21
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$546,213 64	$554,468 54

No. 813.

FIRST NATIONAL BANK, CONSTANTINE.

J. W. SIMONS, *President*; J. M. HARVEY, *Vice President*; W. W. HARVEY, *Cashier*; GEO. C. HARVEY, *Ass't Cashier*.

DIRECTORS—J. Mark Harvey, Geo. I. Crossette, J. W. Simons, W. W. Harvey, Thos. Mitchell, D. S. Crossette, E. W. Keightley, G. C. Harvey.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$92,698 95	$92,599 93
Overdrafts	1,210 28	2,507 18
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	9,514 55	10,926 48
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	6,726 00	6,726 00
Other real estate and mortgages owned		
Current expenses and taxes paid	364 46	952 05
Premiums on U. S. bonds		
Checks and other cash items	54 39	225 80
Exchanges for clearing house		
Bills of other banks		
Fractional paper currency, nickels and cents	163 29	168 44
Specie, Gold	7,000 00	7,000 00
Specie, Silver	600 00	600 00
Legal tender notes	5,070 00	1,870 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$136,464 42	$136,638 38
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	5,362 10	6,482 22
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	24,892 32	20,857 25
Demand certificates of deposit	24,960 00	28,048 91
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$136,464 42	$136,638 38

No. 2211.

FARMERS NATIONAL BANK, CONSTANTINE.

C. H. BARRY, *President;* G. B. MARKHAM, *Vice President;* WM. B. PIERSON, *Cashier.*

DIRECTORS—Jno. S. Barry, R. L. Thomas, H. B. Markham, C. H. Barry, G. B. Markham.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$128,884 95	$148,517 11
Overdrafts	5,030 00	2,110 40
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	34,262 75	11,592 96
Due from other national banks	308 23	2,529 14
Due from state banks and bankers		
Banking house furniture and fixtures		
Other real estate and mortgages owned	8,959 37	8,931 42
Current expenses and taxes paid	449 55	1,084 94
Premiums on U. S. bonds		
Checks and other cash items	465 98	1,162 94
Exchanges for clearing house		
Bills of other banks	864 00	2,025 00
Fractional paper currency, nickels and cents	98 79	98 40
Specie, Gold	798 80	2,659 80
Specie, Silver		
Legal tender notes	6,000 00	7,000 00
Five per cent. redemption fund	562 50	562 50
Due from U. S. Treasurer		
Totals	$199,184 92	$200,774 11
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	23,485 49	23,535 46
National bank notes outstanding	11,250 00	10,750 00
Dividends unpaid		
Individual deposits, subject to check	21,641 49	21,329 17
Demand certificates of deposit	63,451 15	66,406 29
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	4,406 79	8,753 19
Due to state banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$199,184 92	$200,774 11

No. 1256.

FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President;* L. W. SIMMONS, *Vice President;* A. T. NICHOLS, *Cashier;* W. A. ROSENKRANS, *Assistant Cashier.*

DIRECTORS—Roger Sherman, Ezra Mason, Michael Driscoll, A. Garrison, W. D. Garrison, Patrick Gallagher, L. W. Simmons.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$184,797 79	$189,759 21
Overdrafts	310 40	374 21
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposit		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	18,550 36	$2,866 21
Due from other national banks		
Due from state banks and bankers		
Banking house furniture and fixtures	5,000 00	5,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	603 29	1,105 70
Premiums on U. S. bonds		
Checks and other cash items	1,236 15	1,611 15
Exchanges for clearing house		
Bills of other banks	1,159 00	1,507 00
Fractional paper currency, nickels and cents	96 95	72 20
Specie, { Gold / Silver }	8,600 00	10,600 00
Legal tender notes	5,000 00	6,500 00
Five per cent redemption fund	562 50	562 50
Due from U. S. Treasurer		
Totals	$238,416 44	$261,968 18
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	12,000 00	12,000 00
Undivided profits	4,302 56	6,797 94
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	18,261 43	31,049 97
Demand certificates of deposit	142,602 45	150,860 27
United states deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to state banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$238,416 44	$261,968 18

No. 2707.

FIRST NATIONAL BANK, DETROIT.

EMORY WENDELL, *President*; D. M. FERRY, *Vice President*; L. E. CLARK, *Cashier*; JNO. T. SHAW, *Assistant Cashier*.

DIRECTORS—James McMillan, G. V. N Lothrop, Don M. Dickinson, D. M. Ferry, Alanson Sheley Emory Wendell, Wm. J. Chittenden, H. A. Newland, Wm. C. McMillan.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,585,080 86	$2,291,962 31
Overdrafts		
U. S. bonds, to secure circulation	50,000 00	100,000 00
U. S. bonds, to secure deposit	250,000 00	200,000 00
U. S. bonds on hand		
Stocks, securities, etc.	49,000 00	49,000 00
Due from approved reseve agents	578,832 75	423,407 92
Due from other national banks	60,459 40	70,484 89
Due from State banks and bankers	21,285 33	27,351 46
Banking house furniture and fixtures	99,270 99	99,270 99
Other real estate and mortgages owned		
Current expenses and taxes paid	10,133 30	17,661 34
Premiums on U. S. bonds	50,000 00	50,000 00
Checks and other cash items	1,308 57	1,914 66
Exchanges for clearing house	80,388 65	87,417 69
Bills of other banks	22,179 00	43,727 00
Fractional paper currency, nickels and cents	1,111 93	1,011 48
Specie, { Gold / Silver }	305,550 15	325,918 20
Legal tender notes	89,883 00	174,856 00
Five per cent redemption fund	2,250 00	4,500 00
Due from U. S. treasurer	1,391 16	1,331 16
Totals	$4,208,125 09	$3,969,875 10
Liabilities.		
Capital stock paid in	$500,000 00	$500,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	129,299 25	143,201 54
National bank notes outstanding	45,000 00	89,400 00
Dividends unpaid		
Individual deposits, subject to check	2,153,590 63	1,824,421 83
Demand certificates of deposit	6,414 85	7,550 02
United States deposit	61,618 49	64,665 93
Deposit of U. S. disbursing officers	207,593 80	118,762 86
Certified checks	379 98	7,688 16
Cashiers' checks outstanding		2,937 46
Due to other national banks	205,223 56	210,708 00
Due to State banks and bankers	799,005 03	900,539 30
Notes and bills re-discounted		
Bills payable		
Totals	$4,208,125 09	$3,969,875 10

No. 3514.

THIRD NATIONAL BANK, DETROIT.

H. P. CRISTY, *President*; J. L. HUDSON, *Vice President*; FRED'K MARVIN, *Cashier*; J. A. DRESSER, *Assistant Cashier*.

DIRECTORS—W. H. Stevens, H. P. Cristy, J. L. Hudson, F. E. Snow, W. A. Jackson, T. B. Rayl, F. B. Dickerson, W. J. Gould, Fred'k Marvin.

Resources.	Report of Sept. 25,	Report of Dec. 2.
Loans and discounts	$1,265,579 31	$1,258,563 67
Overdrafts	3,257 95	3,036 33
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hands		
Stocks, securities, etc.	16,906 70	16,906 70
Due from approved reserve agents	156,212 99	156,375 40
Due from other national banks	74,252 16	102,337 62
Due from State banks and bankers	23,088 92	32,374 74
Banking house furniture and fixtures	4,500 00	4,500 00
Other real estate and mortgages owned	113,715 32	113,715 32
Current expenses and taxes paid	1,575 22	1,134 75
Premiums on U. S. bonds	8,000 00	8,000 00
Checks and other cash items	4,819 20	4,500 00
Exchanges for clearing house	67,231 17	53,635 25
Bills of other banks	4,244 00	2,980 00
Fractional paper currency, nickels and cents	307 32	513 79
Specie, { Gold / Silver }	48,255 00	19,050 00
Legal tender notes	85,000 00	101,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$1,929,145 26	$1,931,173 57

Liabilities.		
Capital stock paid in	$300,000 00	$300,000 00
Surplus fund	15,000 00	15,000 00
Undivided profits	25,212 89	25,769 86
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		
Individual deposits, subject to check	637,806 52	590,637 41
Demand certificates of deposit	208,317 36	247,307 00
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		5,600 00
Cashiers' checks outstanding	10,122 50	4,000 00
Due to other national banks	237,557 46	305,499 56
Due to State banks and bankers	428,582 63	314,721 10
Notes and bills re-discounted	21,543 90	77,638 64
Bills payable		
Totals	$1,929,145 26	$1,931,173 57

No. 3357.

AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Sam'l Heavenrich, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Wm. E. Quinby, Jno. N. Bagley.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,364,151 89	$2,019,259 75
Overdrafts	838 84	3,479 69
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	380,638 04	440,029 54
Due from other national banks	171,462 76	322,856 49
Due from State banks and bankers	59,688 45	61,468 84
Banking house furniture and fixtures	2,353 50	2,353 50
Other real estate and mortgages owned		
Current expenses and taxes paid	7,290 42	18,177 87
Premiums on U. S. bonds		
Checks and other cash items	353 93	4,299 34
Exchanges for clearing house	25,140 76	49,049 76
Bills of other banks	12,483 00	41,160 00
Fractional paper cur'cy, nickels and cents	1,766 64	2,032 31
Specie, { Gold / Silver }	108,092 00	111,910 50
Legal tender notes	201,100 00	200,700 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer	1,425 00	24 85
Totals	$3,364,085 22	$3,319,052 44
Liabilities.		
Capital stock paid in	$400,000 00	$400,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	74,347 01	100,793 08
National bank notes outstanding	41,180 00	38,480 00
Dividends unpaid		
Individual deposits, subject to check	1,722,787 38	1,663,737 45
Demand certificates of deposit	270,360 87	272,883 88
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	400,978 77	355,211 79
Due to State banks and bankers	354,391 19	337,946 24
Notes and bills re-discounted		
Bills payable		
Totals	$3,364,085 22	$3,319,052 44

No. 2591.

COMMERCIAL NATIONAL BANK, DETROIT.

HUGH MCMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*; FRED. A. SMITH, *Assistant Cashier*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Hendrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar, T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,643,507 01	$2,529,357 11
Overdrafts	391 85	1,163 87
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits	200,000 00	200,000 00
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	341,154 32	303,521 21
Due from other national banks	112,957 03	102,846 33
Due from State banks and bankers	46,028 27	6,901 28
Banking house furniture and fixtures	3,800 00	3,800 00
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds	35,000 00	35,000 00
Checks and other cash items	10,782 01	5,349 18
Exchanges for clearing house	22,485 13	34,360 00
Bills of other banks	6,584 00	9,199 00
Fractional paper cur'cy, nickels and cents	645 19	500 37
Specie, { Gold / Silver }	110,115 00	104,685 00
Legal tender notes	304,500 00	247,500 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		7,000 00
Totals	$3,890,194 81	$3,643,633 35
Liabilities.		
Capital stock paid in	$500,000 00	$500,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	120,155 63	130,929 12
National bank notes outstanding	32,560 00	30,250 00
Dividends unpaid		
Individual deposits, subject to check	1,774,868 31	1,467,812 19
Demand certificates of deposit	227,272 58	238,182 81
United States deposit	167,313 48	191,457 20
Deposit of U. S. disbursing officers	32,620 12	8,549 40
Certified checks		
Cashier's checks outstanding		
Due to other national banks	418,762 58	386,665 81
Due to State banks and bankers	516,622 16	589,786 82
Notes and bills re-discounted		
Bills payable		
Totals	$3,890,194 81	$3,643,633 35

No. 2870.

DETROIT NATIONAL BANK, DETROIT.

ALEX. MCPHERSON, *President;* WM. C. COLBURN, *Vice President;* WM. T. DEGRAFF, *Cashier.*

DIRECTORS—R. A. Alger, W. L. Colburn, A. Lewis, H. P. Baldwin, A. McPherson, C. Endicott, T. D. Buhl, J. F. Joy, E. T. Slocum.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,602,836 87	$2,615,980 82
Overdrafts	921 88	1,041 89
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	3,000 00	3,000 00
Due from approved reserve agents	505,911 97	364,487 85
Due from other national banks	50,877 07	81,758 28
Due from State banks and bankers	46,338 27	49,987 29
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	14,375 90	15,782 86
Premiums on U. S. bonds		
Checks and other cash items	3,083 61	4,212 63
Exchanges for clearing house	34,765 77	54,440 59
Bills of other banks	11,435 00	22,034 00
Fractional paper cur'cy, nickels and cents	652 75	533 53
Specie, { Gold / Silver }	171,818 00	181,480 00
Legal tender notes	132,636 00	162,496 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer	7,000 00	3,000 00
Totals	$3,637,897 59	$3,612,435 24
Liabilities.		
Capital stock paid in	$1,000,000 00	$1,000,000 00
Surplus fund	131,000 00	131,000 00
Undivided profits	158,280 92	140,937 90
National bank notes outstanding	45,000 00	43,040 00
Dividends unpaid	120 00	10 00
Individual deposits, subject to check	1,323,593 38	1,251,045 17
Demand certificates of deposit	242,456 31	836,648 84
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	295 00	1,051 73
Cashier's checks outstanding		
Due to other national banks	288,231 60	208,809 42
Due to State banks and bankers	448,920 38	496,892 18
Notes and bills re-discounted		
Bills payable		
Totals	$3,637,897 59	$3,612,435 24

No. 2365.

MERCHANTS AND MANUFACTURERS' NATIONAL BANK, DETROIT.

T. H. HINCHMAN, *President*; D. WHITNEY, Jr., *Vice President*; H. L. O'BRIEN, *Cashier*; W. E. KEILLY, *Assistant Cashier*.

DIRECTORS—T. H. Hinchman, George H. Russel, H. K. White, W. H. Brace, N. G. Williams, Jerome Croul, H. M. Campbell, Charles Stinchfield, David Whitney, Jr.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,470,458 61	$1,447,647 77
Overdrafts	1,294 71	337 08
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	57,500 00	57,500 00
Due from approved reserve agents	196,947 01	345,453 76
Due from other national banks	82,251 27	80,871 00
Due from State banks and bankers	58,622 20	93,460 80
Banking house furniture and fixtures	3,500 00	3,500 00
Other real estate and mortgages owned	66,167 06	64,823 56
Current expenses and taxes paid		
Premiums on U. S. bonds	8,000 00	8,000 00
Checks and other cash items	1,015 06	981 71
Exchanges for clearing house	25,028 44	64,259 38
Bills of other banks	6,939 00	16,331 00
Fractional paper currency, nickels and cents	1,139 11	547 00
Specie, Gold	84,400 00	58,900 00
Specie, Silver		
Legal tender notes	75,000 00	90,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$2,190,602 47	$2,384,863 56
Liabilities.		
Capital stock paid in	$500,000 00	$500,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	36,988 43	42,373 16
National bank notes outstanding	43,750 00	41,450 00
Dividends unpaid		
Individual deposits, subject to check	472,618 92	598,622 51
Demand certificates of deposit	108,369 96	116,236 95
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	1,000 00	2,769 88
Cashier's checks outstanding	1,492 06	
Due to other national banks	281,772 01	354,619 78
Due to State banks and bankers	644,631 08	628,790 88
Notes and bills re-discounted		
Bills payable		
Totals	$2,190,602 47	$2,384,863 56

No. 3730.

PRESTON NATIONAL BANK, DETROIT.

THOS. W. PALMER, *President;* FREDERICK W. HAYES, *Vice President;* JULIUS P. GILMORE, *Cashier.*

DIRECTORS—Jno. Canfield, W. R. Burt, W. D. Preston, T. W. Palmer, F. W. Hayes, C. A. Black, W. H. Elliott, J. E. Davis, J. D. Standish, H. S. Pingree, A. E. F. White.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,687 189 00	$2,757,504 88
Overdrafts	275 03	1,083 04
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,647 50	20,647 50
Due from approved reserve agents	217,601 35	311,997 93
Due from other national banks	135,980 72	148,236 75
Due from State banks and bankers	97,406 76	79,460 81
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds	9,500 00	7,500 00
Checks and other cash items	937 07	2,413 10
Exchanges for clearing house	28,482 11	97,016 11
Bills of other banks	50,562 00	81,243 00
Fractional paper currency, nickels and cents	508 08	206 56
Specie, { Gold / Silver }	66,650 50	106,295 50
Legal tender notes	220,954 00	195,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		1,000 00
Totals	$3,519,944 12	$3,811,855 13
Liabilities.		
Capital stock paid in	$1,000,000 00	$1,000,000 00
Surplus fund	45,000 00	45,000 00
Undivided profits	43,286 32	54,169 01
National bank notes outstanding	45,000 00	42,500 00
Dividends unpaid		
Individual deposits, subject to check	955,437 15	997,758 11
Demond certificates of deposit	465,735 11	596,874 58
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	4,108 99	2,653 17
Cashier's checks outstanding	3,692 36	1,277 60
Due to other national banks	484,761 75	488,031 97
Due to State banks and bankers	472,822 44	582,890 73
Notes and bills re-discounted		
Bills payable		
Totals	$3,519,944 12	$3,811,855 13

No. 3487.

UNION NATIONAL BANK, DETROIT.

JNO. P. FISKE, *President;* AUGUST RASCH, *Vice President;* JNO. B. PADBERG, *Cashier.*

DIRECTORS—W. L. Smith, Thos. McGraw, F. D. Eatherly, R. Kempf, E. W. Voigt, P. A. Ducey, Jno. P Fleitz, A. Rasch, Jno. P. Fiske.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$515,307 29	$533,007 55
Overdrafts	424 55	157 05
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	69,486 21	25,822 56
Due from other national banks	14,242 44	12,526 90
Due from State banks and bankers	3,722 11	2,699 17
Banking house furniture and fixtures	3,000 00	3,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	2,460 53	5,509 27
Premiums on U. S. bonds	8,000 00	8,000 00
Checks and other cash items	981 66	2,971 30
Exchanges for clearing house	1,801 44	10,890 51
Bills of other banks	3,580 00	5,956 00
Fractional paper, cur'cy, nickels and cents	52 41	110 19
Specie, { Gold. Silver. }	38,544 35	42,426 05
Legal tender notes	21,573 00	20,723 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$734,875 99	$725,989 55
Liabilities.		
Capital stock paid in	$200,000 00	$200,000 00
Surplus fund	26,000 00	26,000 00
Undivided profits	6,761 90	13,327 73
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	60 00	
Individual deposits, subject to check	306,643 95	237,472 06
Demand certificates of deposit	99,730 81	127,244 89
United States deposit		
Deposit of U. S. disbursing officer		
Certified checks	1,263 68	2,490 41
Cashier's checks outstanding		
Due to other national banks	21,571 79	13,473 95
Due to State banks and bankers	27,843 86	26,980 51
Notes and bills re-discounted		34,000 00
Bills payable		
Totals	$734,875 99	$725,989 55

No 2367.

FIRST NATIONAL BANK, EATON RAPIDS.

A. J. Bowne, *President;* A. C. Dutton, *Vice President;* F. H. DeGolia, *Cashier;* A. Osborn, *Ass't Cashier.*

Directors—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. De Golia, Dan'l Striker, A. J. Bowne.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$137,304 52	$151,043 22
Overdrafts	3,259 31	1,234 29
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	1,632 66	1,775 84
Due from other national banks		72 59
Due from State banks and bankers		
Banking house furniture and fixtures	8,200 00	8,200 00
Other real estate and mortgages owned	1,951 00	3,029 68
Current expenses and taxes paid	958 52	2,163 74
Premiums on U. S. bonds	1,500 00	1,500 00
Checks and other cash items	363 15	8 19
Exchanges for clearing house		
Bills of other banks	25 00	90 00
Fractional paper currency, nickels and cents	28 32	4 80
Specie, Gold		7,180 00
Specie, Silver	4,965 65	276 75
Legal tender notes	5,467 00	5,326 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$178,717 66	$194,967 60
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	8,010 57	11,496 84
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid	13 86	13 86
Individual deposits, subject to check	13,563 59	13,609 18
Demand certificates of deposit	83,283 97	83,981 41
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	1,252 11	1,066 76
Due to State banks and bankers	113 56	1,088 90
Notes and bills re-discounted	2,200 00	12,520 65
Bills payable		
Totals	$178,717 66	$194,967 60

No. 3761.

FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President;* C. C. ROYCE, *Vice President;* R. LYMAN, *Cashier.*

DIRECTORS—J. B. Maas, Sam'l Mitchell, Edward R. Hall. F. H. Van Cleve, C. C. Royce.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$281,817 67	$311,812 00
Overdrafts	110 00	247 72
U. S. bonds, to secure circulation	15,000 00	15,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	30,650 00	25,650 00
Due from approved reserve agents	58,217 04	29,789 29
Due from other national banks	3,486 74	6,061 01
Due from State banks and bankers	271 27	397 15
Banking house furniture and fixtures	15,000 00	15,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,119 94	52 88
Premiums on U. S. bonds	2,500 00	2,500 00
Checks and other cash items	1,378 93	590 12
Exchanges for clearing house		
Bills of other banks	1,521 00	1,078 00
Fractional paper currency, nickels and cents	108 52	107 39
Specie, { Gold / Silver }	20,176 00	22,662 00
Legal tender notes	5,000 00	5,000 00
Five per cent redemption fund	675 00	675 00
Due from U. S. treasurer		
Totals	$437,032 11	$436,622 56
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	12,500 00	12,500 00
Undivided profits	5,826 28	6,042 76
National bank notes outstanding	13,500 00	13,500 00
Dividends unpaid		
Individual deposits, subject to check	108,576 40	109,462 80
Demand certificates of deposit	247,129 43	245,117 00
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$437,032 11	$436,622 56

No. 3361.

FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President;* BENJAMIN COTHERIN, *Vice President;* CHAS. S. BROWN, *Cashier.*

DIRECTORS—H. L. Pierson, L. J. Hitchcock, S. C. Randall, F. Dullam, Wm. Hamilton, Wm. L. Smith, Chas. S. Brown, B. Cotherin, D. S. Fox.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$410,302 23	$428,253 88
Overdrafts	1,574 85	2,092 79
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	70,885 97	70,539 20
Due from approved reserve agents	33,441 76	28,273 64
Due from other national banks	7,128 63	1,267 52
Due from State banks and bankers		
Banking house furniture and fixtures	21,000 00	21,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	4,983 39	7,901 61
Premiums on U. S. bonds	10,000 00	10,000 00
Checks and other cash items	566 71	4,813 05
Exchanges for clearing house		1,843 54
Bills of other banks	635 00	315 00
Fractional paper currency, nickels and cents	147 22	
Specie, Gold	6,460 00	10,282 50
Specie, Silver	2,279 00	4,018 00
Legal tender notes	14,080 00	10,942 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$637,734 77	$653,792 73

Liabilities.		
Capital stock paid in	$200,000 00	$200,000 00
Surplus fund	12,000 00	12,000 00
Undivided profits	8,508 61	16,653 07
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	140 00	40 00
Individual deposits subject to check	72,225 91	79,579 26
Demand certificates of deposit	279,265 26	294,803 78
United States deposit	10,717 70	
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	751 78	962 06
Due to State banks and bankers	2,998 77	5,234 54
Notes and bills re-discounted	6,126 74	
Bills payable		
Totals	$637,734 77	$653,792 73

No. 4578.

THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President;* NELSON R. HOWLETT, *Vice President;* GEORGE STICKNEY, *Cashier.*

DIRECTORS--Dwight Cutler, C. E. Wyman, N. R. Howlett, Wm. Savidge, G. W. A. Smith, Sherman H. Boyce, Dwight Cutler, Jr., Geo. A. Farr, Geo. Stickney.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$228,884 87	$270,226 47
Overdrafts	1,549 01	1,244 69
U. S. bonds to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	75,160 88	77,218 32
Due from other national banks	2,840 63	3,114 12
Due from State banks and bankers	1,048 27	1,558 83
Banking house furniture and fixtures	3,500 00	3,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	2,698 11	4,714 15
Premiums on U. S. bonds	4,250 00	4,250 00
Checks and other cash items	99 16	185 91
Exchanges for clearing house		
Bills of other banks	4,981 00	9,299 00
Fractional paper currency, nickels and cents	138 04	285 21
Specie, Gold		3,260 00
Specie, Silver	7,572 85	4,436 80
Legal tender notes	15,000 00	16,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		1,000 00
Totals	$373,692 82	$426,368 00

Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund		
Undivided profits	6,729 40	11,374 92
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	107,227 43	129,650 87
Demand certificates of deposit	120,876 54	162,050 81
United States deposit		
Deposit of U S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	16,359 45	791 40
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$373,692 82	$426,368 00

No. 2611.

FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; S. F. ASPINWALL, *Vice President*; WM. H. ANDERSON, *Cashier*; JNO. A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. Bowne, D. A. Blodgett, W. H. Anderson, Wm. Sears, S. F. Aspinwall, G. W. Gay, Jas. Blair, G. K. Johnson, A. D. Rathbone.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$877,493 79	$820,784 89
Overdrafts	2,273 40	2,930 65
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	4,961 67	4,961 67
Due from approved reserve agents	112,925 21	129,567 89
Due from other national banks	21,194 48	10,614 29
Due from State banks and bankers	25,924 56	12,664 01
Banking house furniture and fixtures	77,110 50	2,856 83
Other real estate and mortages owned		75,678 67
Current expenses and taxes paid	3,280 48	7,287 11
Premiums on U. S. bonds	7,500 00	7,500 00
Checks and other cash items	669 53	1,121 45
Exchanges for clearing house	8,641 79	21,767 90
Bills of other banks	2,106 00	2,095 00
Fractional paper currency, nickels and cents	1,295 89	458 59
Specie, { Gold / Silver }	33,317 50	10,402 50
Legal tender notes	26,170 00	19,204 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$1,257,114 80	$1,182,145 45
Liabilities.		
Capital stock paid in	$300,000 00	$300,000 00
Surplus fund	35,500 00	35,500 00
Undivided profits	11,221 96	18,063 34
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	60 00	60 00
Individual deposits, subject to check	337,331 77	233,758 73
Demand certificates of deposit	342,651 07	320,178 69
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		36 48
Cashier's checks outstanding		15 24
Due to other national banks	11,415 83	34,271 97
Due to State banks and bankers	168,934 17	112,680 62
Notes and bills re-discounted	5,000 00	32,581 37
Bills payable		
Totals	$1,257,114 80	$1,182,145 45

No. 3488.

FIFTH NATIONAL BANK, GRAND RAPIDS.

JAS. D. ROBINSON, *President;* J. EDWARD EARLE, *Vice President;* W. H. FOWLER, *Cashier.*

DIRECTORS—J. D. Robinson, W. H. Fowler, H. Weiden, Geo. E. Dowling, H. Idema, E. A. Hebard, T. W. Strahan, C. H. Chick, J. E. Earle.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$230,203 92	$243,828 02
Overdrafts	105 50	3:9 50
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	18,458 78	12,125 66
Due from other national banks		6,364 55
Due from State banks and bankers	11,925 19	2,335,61
Banking house furniture and fixtures	2,175 05	2,175 05
Other real estate and mortgages owned		
Current expenses and taxes paid	1,067 94	2,260 94
Premiums on U. S. bonds		
Checks and other cash items	229 27	400 06
Exchanges for clearing house	883 61	1,653 28
Bills of other banks	15,804 00	10,762 00
Fractional paper currency, nickels and cents	396 89	219 77
Specie, Gold	13,395 00	14,102 50
Specie, Silver	2,105 65	2,074 90
Legal tender notes	2,150 00	2,100 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$324,525 80	$326,356 84
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	7,000 00	7,000 00
Undivided profits	3,058 06	6,131 22
National bank notes outstanding	21,900 00	21,060 00
Dividends unpaid	59	
Individual deposits, subject to check	106,529 98	104,062 65
Demand certificates of deposit	86,037 17	87,802 97
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		300 00
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$324,525 80	$326,356 84

No. 2460.

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

E. F. UHL, *President*; FREEMAN GODFREY, *Vice President*; F. M. DAVIS, *Cashier*; J. L. BENJAMIN, *Ass't Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, Chas. Shepard, S. F. Godfrey, G. H. Long, C. S. Hazeltine, W. G. Herpolsheimer, M. J. Clark, D. H. Waters, F. Godfrey, E. F. Uhl, E. Putnam.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts		$1,301,904 20
Overdrafts		4,487 65
U. S. bonds, to secure circulation		50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents		132,869 04
Due from other national banks		8,209 75
Due from State banks and bankers		8,169 35
Banking house furniture and fixtures		34,549 17
Other real estate and mortgages owned		
Current expenses and taxes paid		7,998 99
Premiums on U. S. bonds		2,500 00
Checks and other cash items		1,181 13
Exchanges for clearing house		11,007 80
Bills of other banks		27,165 00
Fractional paper currency, nickels and cents		849 36
Specie, { Gold		45,685 00
Specie, { Silver		9,486 50
Legal tender notes		20,000 00
Five per cent redemption fund		2,250 00
Due from U. S. treasurer		900 00
Totals		$1,668,692 94
Liabilities.		
Capital stock paid in		$500,000 00
Surplus fund		100,000 00
Undivided profits		87,584 04
National bank notes outstanding		45,000 00
Dividends unpaid		716 00
Individual deposits, subject to check		372,671 58
Demand certificates of deposit		427,923 39
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		72,469 41
Due to State banks and bankers		62,328 52
Notes and bills re-discounted		
Bills payable		
Totals		$1,668,692 94

No. 3293.

NATIONAL CITY BANK, GRAND RAPIDS.

THOS. D. GILBERT, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIC BAARS, *Cashier*; E. H. HUNT, *Ass't Cashier*.

DIRECTORS—T. D. Gilbert, R. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam, Jno. C. Fitz Gerald, C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg, J. F. Baars, E. H. Hunt.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,249,618 66	$1,260,572 59
Overdrafts	3,750 92	2,393 42
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits	50,000 00	50,000 00
U. S. bonds on hand	1,700 00	1,700 00
Stocks, securities, etc.	1,000 00	1,953 84
Due from approved reserve agents	150,152 46	112,862 17
Due from other national banks	1,650 88	4,586 60
Due from State banks and bankers	29,444 13	40,351 53
Banking house furniture and fixtures	52,300 00	52,300 00
Other real estate and mortgages owned	33,350 40	34,265 80
Current expenses and taxes paid	3,672 47	3,350 84
Premiums on U. S. bonds	17,000 00	17,000 00
Checks and other cash items	11,476 71	11,465 78
Exchanges for clearing house	32,276 56	35,836 05
Bills of other banks	25,751 00	21,943 00
Fractional paper currency, nickels and cents	400 00	300 00
Specie, { Gold / Silver }	108,396 00	105,618 13
Legal tender notes	33,000 00	30,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$1,857,190 19	$1,843,249 75

Liabilities.		
Capital stock paid in	$500,000 00	$500,000 00
Surplus fund	65,000 00	65,000 00
Undivided profits	32,680 30	48,007 29
National bank notes outstanding	45,000 00	43,260 00
Dividends unpaid	680 00	20 00
Individual deposits, subject to check	406,651 91	379,084 83
Demand certificates of deposit	749,319 86	745,752 04
United States deposit	46,085 17	47,438 97
Deposit of U. S. disbursing officers	3,520 81	3,052 95
Certified checks	1,564 48	1,390 89
Cashier's checks outstanding		
Due to other national banks	4,570 08	4,767 91
Due to State banks and bankers	2,117 58	5,475 55
Notes and bills re-discounted		
Bills payable		
Totals	$1,857,190 19	$1,843,249 75

No. 2890.

OLD NATIONAL BANK, GRAND RAPIDS.

M. L. SWEET, *President;* JAMES M. BARNETT, *Vice President;* HARVEY J. HOLLISTER, *Cashier;* CLAY H. HOLLISTER, *Assistant Cashier.*

DIRECTORS—M. L. Sweet, James M. Barnett, Williard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, W. O. Hughart, F. Loettgert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$2,210,056 10	$2,189,496 69
Overdrafts	7,951 20	4,297 12
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	34,493 31	36,993 31
Due from approved reserve agents	353,206 96	449,647 90
Due from other national banks	95,971 61	25,779 90
Due from state banks and bankers	6,698 13	11,332 28
Banking house furniture and fixtures	14,159 22	14,159 22
Other real estate and mortgages owned	37,920 28	37,910 28
Current expenses and taxes paid	4,253 84	9,890 46
Premiums on U. S. bonds	8,000 00	8,000 00
Checks and other cash items	4,513 42	4,120 67
Exchanges for clearing house	42,219 11	10,691 98
Bills of other banks	72,345 00	92,619 00
Fractional paper currency, nickels and cents	186 48	186 91
Specie, { Gold	97,969 53	95,388 78
Specie, { Silver	5,108 59	5,835 37
Legal tender notes		
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$3,047,202 78	$3,048,549 37

Liabitities.		
Capital stock paid in	$300,000 00	$300,000 00
Surplus fund	120,000 00	120,000 00
Undivided profits	86,589 00	109,979 98
National bank notes outstanding	41,140 00	43,500 00
Dividends unpaid	522 00	410 00
Individual deposits, subject to check	646,780 93	561,526 34
Demand certificates of deposit	1,157,637 86	1,078,494 49
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	305 90	47,613 38
Cashiers' checks outstanding		
Due to other national banks	11,654 30	114,632 65
Due to state banks and bankers	183,622 79	172,392 68
Notes and bills re-discounted		
Bills payable		
Totals	$3,047,202 78	$3,048,549 37

No. 2054.

FIRST NATIONAL BANK, GREENVILLE.

E. MIDDLETON, *President*; E. RUTAN, *Vice President*; H. HILL, *Cashier*; W. G. CLARK, *Ass't Cashier*.

DIRECTORS—H. Hill, G. Osborn, E. Rutan, C. W. Middleton, E. Middleton.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$205,227 99	$172,675 15
Overdrafts		
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	6,744 80	6,744 80
Due from approved reserve agents	20,504 04	23,099 63
Due from other national banks	7,555 65	17,102 02
Due from State banks and bankers	7 56	
Banking house furniture and fixtures	700 00	700 0
Other real estate and mortgages owned	3,204 55	3,183 55
Current expenses and taxes paid	912 99	1,588 64
Premiums on U. S. bonds	2,187 50	2,187 50
Checks and other cash items	55 17	1 83
Exchanges for clearing house		
Bills of other banks	1,344 50	345 50
Fractional paper currency, nickels and cents	68 66	54 46
Specie, { Gold / Silver }	10,149 54	12,302 73
Legal tender notes	4,225 00	4,965 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$275,950 45	$258,012 79
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	7,500 00	7,500 00
Undivided profits	5,142 18	5,714 84
National bank notes outstanding	11,250 00	10,750 00
Dividends unpaid		
Individual deposits, subject to check	28,702 57	33,272 82
Demand certificates of deposit	168,896 95	150,182 15
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	1,958 75	
Due to state banks and bankers		592 96
Notes and bills re-discounted	2,500 00	
Bills payable		
Totals	$275,950 45	$258,012 79

No. 3243.

CITY NATIONAL BANK, GREENVILLE.

LEROY MOORE, *President;* H. N. ANDERSON, *Vice President;* A. C. PHELPS, *Cashier.*

DIRECTORS—A. C. Phelps, E. H. Leaming, Jno. J. Foster, H. N. Anderson, LeRoy Moore.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$216,717 96	$216,728 63
Overdrafts	1,532 09	4,783 42
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	14,298 71	16,401 27
Due from other national banks	2,820 18	2,287 68
Due from State banks and bankers		180 87
Banking house furniture and fixtures	1,700 00	1,700 00
Other real estate and mortgages owned		
Current expenses and taxes paid	882 40	1,859 39
Premiums on U. S. bonds	2,546 88	2,546 88
Checks and other cash items	814 12	668 74
Exchanges for clearing house		
Bills of other banks	765 00	915 00
Fractional paper cur'cy, nickels and cents	58 48	33 72
Specie, Gold	7,125 00	7,288 00
Specie, Silver	640 00	
Legal tender notes	7,624 00	5,033 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$270,577 32	$273,488 55
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	6,064 28	6,064 28
Undivided profits	2,074 14	3,567 52
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	75,516 10	71,845 38
Demand certificates of deposit	102,055 97	98,802 52
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		18 20
Cashiers' checks outstanding		
Due to other national banks		1,788 12
Due to State banks and bankers		876 70
Notes and bills re-discounted	23,616 88	29,825 88
Bills payable		
Totals	$270,577 32	$273,488 55

No. 2143.

FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

S. D. NORTH, *President;* Peter RUPPE, *Vice President;* WM. CONDON, *Cashier.*

DIRECTORS—S. D. North, P. Ruppe, J. A. Close, Wm. Condon, Wm. Harry, Sam'l B. Harris, F. A. Douglass.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$493,995 58	$525,598 31
Overdrafts	359 95	5,340 10
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	11,849 32	11,629 32
Due from approved reserve agents	111,548 66	
Due from other national banks	3,414 81	135,037 02
Due from State banks and bankers	13,526 14	
Banking house furniture and fixtures	24,218 64	24,218 64
Other real estate and mortgages owned		
Current expenses and taxes paid	3,867 79	36 69
Premiums on U. S. bonds		
Checks and other cash items	198 31	
Exchanges for clearing house		
Bills of other banks	4,270 00	
Fractional paper currency, nickels and cents	201 05	31,256 36
Specie, Gold	20,667 48	
Specie, Silver		
Legal tender notes	13,040 00	
Five per cent redemption fund	2,250 00	
Due from U. S. treasurer		5,150 00
Totals	$753,407 73	$788,766 44
Liabilities.		
Capital stock paid in	$200,000 00	$200,000 00
Surplus fund	45,000 00	45,000 00
Undivided profits	19,400 98	11,338 62
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	610 00	10,610 00
Individual deposits, subject to check	431,226 80	
Demand certificates of deposit	7,058 12	475,085 51
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	72 88	
Cashier's checks outstanding		
Due to other national banks	3,065 01	
Due to State banks and bankers	1,974 44	1,792 31
Notes and bills re-discounted		
Bills payable		
Totals	$753,407 73	$788,766 44

No. 1745.

HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President;* DAN'L STRIKER, *Vice President;* W. D. HAYES, *Cashier.*

DIRECTORS—Dan'l Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$226,236 72	$233,259 85
Overdrafts	3,008 26	1,681 29
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	9,157 54	2,265 27
Due from other national banks	4,457 73	607 50
Due from State banks and bankers		
Banking house furniture and fixtures	17,500 00	17,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	436 72	3,046 49
Premiums on U. S. bonds		
Checks and other cash items	1,995 96	307 91
Exchanges for clearing house		
Bills of other banks		97 00
Fractional paper currency, nickels and cents	72 55	47 70
Specie, { Gold / Silver }	2,479 65	4,461 50
Legal tender notes	10,361 00	4,837 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$301,831 13	$294,236 51
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	2,046 63	4,975 41
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	40,068 97	51,314 68
Demand certificates of deposit	102,215 53	90,356 02
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	15,000 00	5,090 42
Bills payable		
Totals	$301,831 13	$294,236 51

No. 168.

FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President;* C. F. STEWART, *Cashier;* F. W. PRENTICE, *Assistant Cashier.*

DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$401,897 92	$422,488 26
Overdrafts	4,482 49	5,859 71
U. S. bonds, to secure circulation	13,750 00	13,750 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	70,421 98	64,072 51
Due from other national banks	38,677 83	30,783 20
Due from State banks and bankers		
Banking house furniture and fixtures	5,500 00	5,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	510 70	1,886 20
Premiums on U. S. bonds		
Checks and other cash items	2,303 28	2,748 63
Exchanges for clearing house		
Bills of other banks	5,415 00	6,785 00
Fractional paper currency, nickels and cents	8 50	7 17
Specie, { Gold / Silver }	28,075 50	24,843 00
Legal tender notes	9,229 00	8,530 00
Five per cent redemption fund	618 75	618 75
Due from U. S. treasurer		
Totals	$575,890 90	$587,272 43
Liabilities.		
Capital stock paid in	$55,000 00	$55,000 00
Surplus fund	30,000 00	30,000 00
Undivided profits	30,362 75	33,533 31
National bank notes outstanding	12,375 00	11,875 00
Dividends unpaid		
Individual deposits, subject to check	110,794 22	118,928 75
Demand certificates of deposit	337,288 62	337,721 08
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	70 31	214 34
Notes and bills re-discounted		
Bills payable		
Totals	$575,890 90	$587,272 43

No. 3334.

THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President;* JAS. H. SEAGER, *Vice President;* J. B. Sturgis, *Cashier;* J. H. RICE, *Assistant Cashier.*

DIRECTORS—Jas. B. Sturgis, R. R. Goodell, Jno. Daniell, Jas. H. Seager, Z. W. Wright.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$597,217 57	$628,918 28
Overdrafts	2,850 00	3,345 50
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hands		
Stocks, securities, etc.		
Due from approved reserve agents	200,990 74	158,480 46
Due from other national banks	12,025 50	7,587 97
Due from State banks and bankers		7,371 89
Banking house furniture and fixtures	43,358 02	43,358 02
Other real estate and mortgages owned		
Current expenses and taxes paid	3,850 49	6,249 81
Premiums on U. S. bonds	8,500 00	8,500 00
Checks and ohter cash items	1,369 15	1,781 17
Exchanges for clearing house		
Bills of other banks	7,655 00	5,217 00
Fractional paper currency, nickels and cents	385 63	315 89
Specie, { Gold	50,335 61	52,381 03
Specie, { Silver	4,320 00	3,123 80
Legal tender notes	48,118 00	37,599 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$1,032,220 71	$1,016,479 32
Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	55,000 00	55,000 00
Undivided profits	7,021 36	15,784 54
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	5 00	
Individual deposits, subject to check	748,583 05	733,716 90
Demand certificates of deposit	1,835 13	2,209 49
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	8,679 37	7,626 73
Due to State banks and bankers	16,096 80	7,142 66
Notes and bills re-discounted		
Bills payable		
Totals	$1,032,220 71	$1,016,479 32

No. 275.

FIRST NATIONAL BANK, IONIA.

S. A. YEOMANS, *President*; L. S. LOVELL, *Vice President*; F. A. SESSIONS, *Cashier*; WM. B. HARTER, *Assistant Cashier*.

DIRECTORS—F. A. Sessions, Wm. B. Harter, V. H. Smith, Geo. Gundrum, G. H. McMullen, S. W. Webber, H. Rich, L. S. Lovell, S. A. Yeomans.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$414,795 33	$446,160 14
Overdrafts	3,208 25	2,936 15
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	27,298 57	23,718 54
Due from other national banks	1,958 75	
Due from State banks and bankers		
Banking house furniture and fixtures	17,985 00	8,275 00
Other real estate and mortgages owned	13,535 00	23,645 90
Current expenses and taxes paid	1,378 94	2,396 67
Premiums on U. S. bonds		
Checks and other cash items	2,044 62	2,275 91
Exchanges for clearing house		
Bills of other banks	210 00	376 00
Fractional paper currency, nickels and cents	118 04	145 16
Specie, Gold	40,622 50	37,745 00
Specie, Silver	2,039 05	2,438 50
Legal tender notes	6,222 00	2,341 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$557,541 05	$578,518 97
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,022 20	20,022 20
Undivided profits	3,001 47	8,411 54
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	124 00	52 00
Individual deposits, subject to check	48,813 30	49,343 01
Demand certificates of deposit	362,641 95	376,595 96
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		763 34
Due to State banks and bankers	438 13	830 92
Notes and bills re-discounted		
Bills payable		
Totals	$557,541 05	$578,518 97

No. 3806.

FIRST NATIONAL BANK, IRON MOUNTAIN.

JNO. R. WOOD, *President;* JNO. PERKINS, *Vice President;* OLIVER EVANS, *Cashier.*

DIRECTORS—W. S. Laing, B. W. Jones, J. D. Cameron, R. Silverwood, J. Perkins, J. R. Wood.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$180,946 46	$196,996 81
Overdrafts	118 25	424 72
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	22,775 55	62,113 48
Due from other national banks	1,046 27	1,567 65
Due from State banks and bankers		
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	886 10	10 19
Premiums on U. S. bonds		
Checks and other cash items	262 10	195 18
Exchanges for clearing house		
Bills of other banks	550 00	1,250 00
Fractional paper currency, nickels and cents	115 91	32 52
Specie, { Gold / Silver }	14,875 75	7,395 00
Legal tender notes	1,450 00	5,500 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$235,588 89	$288,547 05
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	12,000 00
Undivided profits	5,890 57	1,352 53
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		5,000 00
Individual deposits, subject to check	105,830 61	142,334 85
Demand certificates of deposit	51,413 81	61,191 15
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	1,263 90	418 52
Due to State banks and bankers		
Notes and bills re-discounted		5,000 00
Bills payable		
Totals	$235,588 89	$288,547 05

No. 3971.

FIRST NATIONAL BANK, IRONWOOD.

S. S. CURRY, *President*; E. D. NELSON, *Vice President*; H. F. JAHN, *Cashier*.

DIRECTORS—Jno. D. Day, F. M. Prescott, H. B. Sturtevant, E. D. Nelson, S. S. Curry.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$140,682 76	$134,023 98
Overdrafts	3,884 89	7,097 88
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	86,209 20	47,553 89
Due from other national banks	6,498 89	4,186 71
Due from State banks and bankers		
Banking house furniture and fixtures	29,185 32	29,184 32
Other real estate and mortgages owned		
Current expenses and taxes paid	1,332 58	2,663 66
Premiums on U. S. bonds	2,250 00	2,250 00
Checks and other cash items	2,431 04	4,250 17
Exchanges for clearing house		
Bills of other banks	1,120 00	5,068 00
Fractional paper currency, nickels and cents	460 20	52 95
Specie, Gold / Silver	21,917 75	29,355 00
Legal tender notes		
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$309,035 13	$278,768 44
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	5,000 00	5,000 00
Undivided profits	2,859 98	5,392 36
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	162,596 60	121,683 98
Demand certificates of deposit	77,328 55	85,442 15
United States deposit		
Deposit of U. S disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$309,035 13	$278,768 44

No. 3095.

ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President;* E. R. HALL, *Vice President;* A. B. MINER, *Cashier.*

DIRECTORS—F. P. Mills, A. B. Miner, E. R. Hall, Samuel Mitchell, Joseph Sellwood, C. Merryweather, C. H. Hall.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$528,947 96	$502,735 87
Overdrafts	2,188 85	2,736 94
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits	50,000 00	50,000 00
U. S. bonds on hand		
Stocks, securities, etc.	2,425 00	3,475 00
Due from approved reserve agents	26,088 04	14,072 95
Due from other national banks	7,491 20	6,258 10
Due from State banks and bankers	4,793 68	6,476 56
Banking house furniture and fixtures	16,500 00	17,950 00
Other real estate and mortgages owned		
Current expenses and taxes paid	165 69	
Premiums on U. S. bonds	13,700 00	11,000 00
Checks and other cash items	1,255 58	1,442 06
Exchanges for clearing house		
Bills of other banks	5,116 00	1,705 00
Fractional paper currency, nickels and cents	56 14	71 85
Specie, Gold	45,432 50	53,062 50
Specie, Silver	3,560 00	
Legal tender notes	10,000 00	4,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$730,783 14	$688,048 83
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	100,000 00	125,000 00
Undivided profits	24,187 12	726 11
National bank notes outstanding	10,450 00	10,450 00
Dividends unpaid	100 00	
Individual deposits, subject to check	484,943 81	437,292 99
Demand certificates of deposit	10,142 00	9,737 30
United States deposit	49,869 00	48,418 50
Deposit of U. S. disbursing officers	131 00	1,581 50
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		4,740 44
Due to State banks and bankers	961 21	101 99
Notes and bills re-discounted		
Bills payable		
Totals	$730,783 14	$688,048 83

No. 3217.

FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; C. E. WEBSTER, *Vice President*; M. F. CHAFEY, *Cashier*; C. A. PRICE, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, J. H. Seaver, J. B. Crawford.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$171,385 70	$174,113 69
Overdrafts	5,310 58	2,209 91
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	339 00	400 50
Due from approved reserve agents	14,886 68	12,111 66
Due from other national banks		5,509 10
Due from State banks and bankers	526 92	
Banking house furniture and fixtures	900 00	900 00
Other real estate and mortgages owned	2,912 39	2,734 76
Current expenses and taxes paid	988 14	1,953 72
Premiums on U. S. bonds	1,956 78	1,956 78
Checks and other cash items	356 85	13 42
Exchanges for clearing house		
Bills of other banks	580 00	225 00
Fractional paper cur'cy, nickels and cents	115 96	120 41
Specie, Gold	2,298 50	2,220 50
Specie, Silver		645 00
Legal tender notes	8,494 00	5,910 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$224,063 95	$224,086 95
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	13,036 18	15,364 84
National bank notes outstanding	10,750 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	61,924 52	55,550 41
Demand certificates of deposit	78,341 25	81,555 69
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		366 01
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$224,063 95	$224,086 95

No. 1533.

PEOPLE'S NATIONAL BANK, JACKSON.

J. M. ROOT, *President;* W. R. REYNOLDS, *Vice President;* W. C. LEWIS, *Cashier;* F. H. HELMER, *Assistant Cashier.*

DIRECTORS—W. C. Lewis, W. F. Goodwin, Austin Blair, W. R. Reynolds, H. A. Hayden, J. M. Root.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$245,913 76	$250,787 42
Overdrafts	2,162 05	3,345 02
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	9,400 00	10,400 00
Due from approved reserve agents	64,861 88	30,455 96
Due from other national banks	4,747 61	5,905 26
Due from State banks and bankers	1,253 04	180 95
Banking house furniture and fixtures	3,355 35	3,355 35
Other real estate and mortgages owned	17,218 37	17,206 37
Current expenses and taxes paid	1,991 05	3,388 57
Premiums on U. S. bonds	500 00	500 00
Checks and other cash items	1,760 21	1,572 72
Exchanges for clearing house		1,053 37
Bills of other banks	13,918 00	8,409 00
Fractional paper cur'cy, nickels and cents	83 53	152 26
Specie, { Gold / Silver }	26,831 40	23,594 80
Legal tender notes	5,000 00	5,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$425,121 25	$391,432 05
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,188 20	20,188 20
Undivided profits	6,686 48	8,691 63
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	176,267 76	142,546 25
Demand certificates of deposit	99,478 81	97,505 94
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$425,121 25	$391,432 05

No. 191.

FIRST NATIONAL BANK, KALAMAZOO.

J. K. WAGNER, *President;* J. W. OSBORN, *Vice President;* F. N. ROWLEY, *Cashier.*

DIRECTORS—Leroy Cahill, J. W. Osborn, D. B. Merrill, H. C. Reed, M. H. Lane, C. H. Dickinson, J. K. Wagner.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$564,320 56	$520,591 33
Overdrafts	1,805 62	1,467 15
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	17,028 86	17,028 86
Due from approved reserve agents	49,980 01	88,363 16
Due from other national banks	1,848 79	
Due from State banks and bankers		1,674 07
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	8,127 81	373 00
Premiums on U. S. bonds		
Checks and other cash items	1,491 80	1,076 86
Exchanges for clearing house		
Bills of other banks	1,111 00	3,842 00
Fractional paper currency, nickels and cents	187 88	190 89
Specie, Gold	9,880 85	10,723 50
Specie, Silver		
Legal tender notes	19,491 00	20,060 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer	1,000 00	1,000 00
Totals	$702,398 68	$692,535 87
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	76,809 64	63,280 58
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	200 00	1,480 00
Individual deposits, subject to check	118,268 45	127,665 65
Demand certificates of deposit	274,139 41	276,583 14
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		
Due to State banks and bankers	10,481 18	1,076 50
Notes and bills re-discounted		
Bills payable		
Totals	$702,398 68	$692,535 87

No. 3210.

CITY NATIONAL BANK, KALAMAZOO.

C. S. DAYTON, *President*; C. A. PECK, *Vice President*; E. C. DAYTON, *Cashier*.

DIRECTORS—F. B. Stockbridge, O. M. Allen, W. S. Dewing, J. L. Sebring, D. Boudeman, Orrin Snow, C. S. Dayton, C. A. Peck, F. Henderson.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$532,597 59	$541,565 45
Overdrafts	814 59	936 69
U. S. bonds, to secure circulation	32,000 00	32,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand	500 00	500 00
Stocks, securities, etc.	6,550 00	6,550 00
Due from approved reserve agents	52,423 36	40,730 74
Due from other national banks	5,666 04	3,132 79
Due from State banks and bankers		
Banking house furniture and fixtures	4,000 00	4,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	2,128 43	4,895 68
Premiums on U. S. bonds	5,175 50	5,175 50
Checks and other cash items	3,822 15	9,078 51
Exchanges for clearing house		
Bills of other banks	2,239 00	1,582 00
Fractional paper currency, nickels and cents	39 98	45 53
Specie, Gold	44,458 30	30,705 90
Specie, Silver	1,470 35	1,037 00
Legal tender notes	21,000 00	21,000 00
Five per cent redemption fund	1,440 00	1,440 00
Due from U. S. treasurer		
Totals	$716,325 29	$704,375 69

Liabilities.		
Capital stock paid in	$125,000 00	$125,000 00
Surplus fund	110,000 00	110,000 00
Undivided profits	6,071 25	11,815 41
National bank notes outstanding	28,800 00	27,640 00
Dividends unpaid	50 00	
Individual deposits subject to check	163,843 17	155,505 40
Demand certificates of deposit	282,220 96	272,934 85
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	339 91	1,980 03
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$716,325 29	$704,375 69

No. 3211.

KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; THERON Y. SEBRING, *Cashier*.

DIRECTORS—Melville J. Bigelow, George T. Bruen, Nehemiah Chase, Samuel A. Gibson, Bernhard L. Desenberg, John Den Bleyker, Elijah O. Humphrey, Elbert S. Roos, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$467,025 38	$470,400 64
Overdrafts	3,412 32	2,177 00
U. S. bonds, to secure circulation	37,500 00	37,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	2,625 10	
Due from approved reserve agents	38,592 71	48,385 40
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	4,000 00	4,000 00
Other real estate and mortgages owned		3,140 00
Current expenses and taxes paid	1,802 73	4,191 93
Premiums on U. S. bonds	7,000 00	7,000 00
Checks and other cash items	1,428 71	2,672 31
Exchanges for clearing house		
Bills of other banks	5,320 00	6,754 00
Fractional paper currency, nickels and cents	280 21	381 27
Specie, Gold	11,070 00	17,412 50
Specie, Silver	2,713 55	5,405 40
Legal tender notes	32,200 00	40,000 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		
Totals	$616,658 21	$652,107 95
Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	50,000 00	50,000 00
Undivided profits	14,864 31	23,048 69
National bank notes outstanding	33,750 00	33,750 00
Dividends unpaid	396 00	120 00
Individual deposits, subject to check	113,805 66	123,578 88
Demand certificates of deposit	247,175 53	270,019 75
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	1,208 43	1,590 63
Notes and bills re-discounted	5,158 28	
Bills payable		
Totals	$616,658 21	$652,107 95

No. 1359.

MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—J. Parsons, H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$460,809 02	$467,976 80
Overdrafts	2,770 25	747 34
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand	3,350 00	3,350 00
Stocks, securities, etc.		
Due from approved reserve agents	62,105 34	76,592 06
Due from other national banks	996 56	12,954 63
Due from State banks and bankers		
Banking house furniture and fixtures	16,000 00	16,000 00
Other real estate and mortgages owned	7,807 16	7,672 82
Current expenses and taxes paid	3,758 16	
Premiums on U. S. bonds		
Checks and other cash items	1,610 42	5,764 29
Exchanges for clearing house		
Bills of other banks	1,956 00	3,995 00
Fractional paper currency, nickels and cents	787 99	932 68
Specie, { Gold / Silver }	37,110 68	33,943 18
Legal tender notes	17,799 00	23,711 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		1,000 00
Totals	$669,135 58	$706,889 30
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	40,747 59	33,629 28
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		4,872 00
Individual deposits, subject to check	147,735 29	170,490 68
Demand certificates of deposit	235,388 54	252,694 74
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks	93 71	119 80
Due to State banks and bankers	170 45	82 80
Notes and bills re-discounted		
Bills payable		
Totals	$669,135 58	$706,889 30

No. 3948.

FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President;* CHAS. SMITH, *Vice President;* JNO. E. JONES, *Cashier.*

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$197,014 63	$207,202 42
Overdrafts	529 80	754 14
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposit		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	57,952 84	34,506 95
Due from other national banks	2,543 75	
Due from State banks and bankers	1,616 94	2,360 48
Banking house furniture and fixtures	8,248 60	8,284 60
Other real estate and mortgages owned		
Current expenses and taxes paid	1,005 84	2,161 99
Premiums on U. S. bonds	4,750 00	4,250 00
Checks and other cash items	194 22	1,125 20
Exchanges for clearing house		
Bills of other banks	1,050 00	585 00
Fractional paper currency, nickels and cents	60 14	85 45
Specie, { Gold / Silver }	14,022 70	15,867 70
Legal tender notes	26,170 00	16,150 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer	470 00	1,000 00
Totals	$341,814 46	$320,458 93
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	2,766 56	5,291 96
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	180 00	155 00
Individual deposits, subject to check	192,548 33	167,126 75
Demand certificates of deposit	785 60	788 88
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	3,871 84	1,352 84
Due to State banks and bankers	162 13	3,296 50
Notes and bills re-discounted		
Bills payable		
Totals	$341,814 46	$320,458 93

No. 3513.

CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS *Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, E. R. Merrifield, Wm. Van Buren, A. A. Nichols, C. J. Davis, B. F. Davis.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$249,094 98	$289,561 10
Overdrafts	585 56	162 02
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	26,091 66	15,077 67
Due from other national banks	563 81	399 05
Due from State banks and bankers		
Banking house furniture and fixtures	1,551 28	1,561 28
Other real estate and mortgages owned		
Current expenses and taxes paid	1,154 53	2,496 53
Premiums on U. S. bonds	4,193 80	4,193 80
Checks and other cash items	1,093 14	902 04
Exchanges for clearing house		
Bills of other banks	1,124 00	3,921 00
Fractional paper cur'cy, nickels and cents	79 13	195 45
Specie, { Gold. / Silver	11,279 60	9,288 90
Legal tender notes	2,000 00	4,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		100 00
Totals	$324,936 49	$355,974 14
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	22,000 00	22,000 00
Undivided profits	7,280 97	11,055 67
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	20 00	
Individual deposits, subject to check	80,789 61	108,278 39
Demand certificates of deposit	90,594 96	89,905 80
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	1,750 95	
Indorsed bills		2,234 28
Totals	$324,936 49	$355,974 14

No. 1953.

LANSING NATIONAL BANK, LANSING.

O. M. BARNES, *President;* E. H. DAVIS, *Vice President;* M. L. COLEMAN, *Cashier.*

DIRECTORS—Merritt L. Coleman, Oramel Hosford, E. A. Barnes, J. F. Schultz, A. T. Davis, O. M. Barnes, E. H. Davis.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$296,922 00	$291,062 16
Overdrafts	9,575 90	3,671 74
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	10,594 58	24,231 11
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	12,500 00	12,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,145 77	2,593 70
Premiums on U. S. bonds		
Checks and other cash items	287 38	2,729 06
Exchanges for clearing house		
Bills of other banks	3,992 00	10,000 00
Fractional paper currency, nickels and cents	64 53	36 35
Specie, { Gold / Silver }	15,033 00	15,361 00
Legal tender notes	5,000 00	3,480 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer	105 00	155 00
Totals	$407,470 11	$418,070 12

Liabilities.		
Capital stock paid in	$185,600 00	$185,600 00
Surplus fund	37,120 00	37,120 00
Undivided profits	6,749 28	10,269 88
National bank notes outstanding	43,100 00	40,750 00
Dividends unpaid	270 00	215 00
Individual deposits, subject to check	55,658 30	67,280 04
Demand certificates of deposit	78,972 53	76,835 20
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$407,470 11	$418,070 12

No. 1731.

FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Rood, S. R. White, W. D. Voorheis, P. White, C. G. White, E. Brownell.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$348,338 16	$316,688 26
Overdrafts	8,537 99	9,348 16
U. S. bonds, to secure circulation	25,500 00	25,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc	4,700 00	4,700 00
Due from approved reserve agents	36,393 96	51,752 68
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	3,000 00	3,000 00
Other real estate and mortgages owned	14,064 64	13,965 08
Current expenses and taxes paid	717 58	1,545 03
Premiums on U. S. bonds		
Checks and other cash items	2,276 70	2,511 62
Exchanges for clearing house		
Bills of other banks	5,860 00	3,710 00
Fractional paper currency, nickels and cents	428 56	753 34
Specie, { Gold / Silver }	11,600 00	14,150 00
Legal tender notes	181 00	5,480 00
Five per cent redemption fund	1,147 50	1,147 50
Due from U. S. treasurer		
Totals	$462,746 09	$454,251 67
Liabilities.		
Capital stock paid in	$75,000 00	$75,000 00
Surplus fund	25,000 00	25,000 00
Undivided profits	55,999 83	60,104 43
National bank notes outstanding	21,650 00	20,990 00
Dividends unpaid	248 62	
Individual deposits, subject to check	109,948 64	110,115 65
Demand certificates of deposit	174,899 00	163,041 59
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$462,746 09	$454,251 67

No. 2773.

FIRST NATIONAL BANK, LUDINGTON.

THOS. R. LYON, *President*; AMOS BREINIG, *Vice President*; GEO. N. STRAY, *Cashier*; A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—G. W. Roby, T. R. Lyon, A. Breinig, A. D. Woodward, G. N. Stray.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$330,059 40	$396,289 47
Overdrafts	448 00	1,607 67
U. S. bonds, to secure circulation	15,000 00	15,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand	100 00	100 00
Stocks, securities, etc.	2,000 00	9,000 00
Due from approved reserve agents	95,318 51	36,258 61
Due from other national banks	6,598 75	4,443 23
Due from State banks and bankers	5,022 25	5,416 60
Banking house furniture and fixtures	10,000 00	10,000 00
Other real estate and mortgages owned	2,000 00	2,000 00
Current expenses and taxes paid	1,270 18	2,575 15
Premiums on U. S. bonds	1,000 00	1,000 00
Checks and other cash items	1,409 17	1,047 56
Exchanges for clearing house		
Bills of other banks	968 00	401 00
Fractional paper currency, nickels and cents	221 00	110 46
Specie, { Gold / Silver }	24,560 00	23,461 50
Legal tender notes	5,050 00	4,248 00
Five per cent redemption fund	675 00	675 00
Due from U. S. treasurer		
Totals	$501,700 26	$513,634 25
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	35,000 00	35,000 00
Undivided profits	11,966 64	16,858 57
National bank notes outstanding	13,500 00	13,500 00
Dividends unpaid		
Individual deposits, subject to check	199,801 06	185,783 12
Demand certificates of deposit	190,475 94	211,400 15
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	956 62	1,022 41
Notes and bills re-discounted		
Bills payable		
Totals	$501,700 26	$513,634 25

No. 2539.

FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.

DIRECTORS—T. J. Ramsdell, J. Dempsey, E. N. Salling, R. R. Blacker, Wm. Wente, E. G. Filer, G. A. Dunham.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$424,146 71	$375,836 81
Overdrafts	4,305 16	2,602 54
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	56,800 00	55,550 00
Due from approved reserve agents	387,750 77	297,438 60
Due from other national banks	7,313 66	166,251 88
Due from State banks and bankers	4,551 64	4,016 56
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds	3,000 00	3,000 00
Checks and other cash items	3,150 27	1,077 05
Exchanges for clearing house		
Bills of other banks	13,813 00	28,383 00
Fractional paper currency, nickels and cents	176 46	158 91
Specie, { Gold / Silver }	45,728 50	49,543 50
Legal tender notes	15,079 00	12,196 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$941,940 17	$1,012,149 90
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	80,000 00	80,000 00
Undivided profits	5,371 22	8,820 93
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits subject to check	424,923 17	488,384 50
Demand certificates of deposit	308,153 13	312,106 13
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	598 42	306 26
Due to State banks and bankers	394 23	32 98
Notes and bills re-discounted		
Bills payable		
Totals	$941,940 17	$1,012,149 90

No. 2606.

THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS—A. J. Dovel, Louis Sands, L. W. Nuttall, Frank Firzlaff, M. R. Denning, Geo. M. Burr, J. C. Pomeroy, A. Magnan, William Vincent.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$303,343 04	$343,805 38
Overdrafts	5,900 58	637 68
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		1,000 00
Stocks, securities, etc.	8,200 00	8,200 00
Due from approved reserve agents	64,587 21	43,094 62
Due from other national banks	23,199 03	21,158 04
Due from State banks and bankers	12,328 28	9,794 19
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds		152 50
Checks and other cash items	315 96	630 67
Exchanges for clearing house		
Bills of other banks	676 00	3,343 00
Fractional paper currency, nickels and cents	99 65	64 46
Specie, Gold	26,255 00	29,050 00
Specie, Silver		
Legal tender notes	5,000 00	
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$476,029 75	$487,055 49

Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	64,500 00	64,500 00
Undivided profits	5,175 80	7,400 51
National bank notes outstanding	22,500 00	21,750 00
Dividends unpaid	570 00	570 00
Individual deposits, subject to check	133,799 78	148,163 39
Demand certificates of deposit	149,484 17	148,847 51
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		824 08
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$476,029 75	$487,055 49

No. 390.

FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President;* E. H. TOWAR, *Vice President;* F. J. JENNISON, *Cashier.*

DIRECTORS—Peter White, E. H. Towar, A. Kidder, J. M. Longyear, J. G. Reynolds.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$304,618 78	$485,250 88
Overdrafts	3,712 09	3,491 83
U. S. bonds, to secure circulation	37,500 00	37,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	4,000 00	4,000 00
Due from approved reserve agents	286,197 17	277,701 60
Due from other national banks	9,934 68	14,327 97
Due from State banks and bankers	30,759 87	19,898 72
Banking house furniture and fixtures	39,830 00	40,324 00
Other real estate and mortgages owned		
Current expenses and taxes paid	2,694 61	31 97
Premiums on U. S. bonds	553 13	553 13
Checks and other cash items	2,378 62	3,361 27
Exchanges for clearing house	1,602 17	
Bills of other banks	6,480 00	3,310 00
Fractional paper cur'cy, nickels and cents	65 00	240 02
Specie, { Gold / Silver }	23,851 56	16,694 75
Legal tender notes	19,443 00	9,955 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		
Totals	$925,308 18	$918,328 64

Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	45,000 00	50,000 00
Undivided profits	10,064 39	5,581 66
National bank notes outstanding	34,930 00	30,890 00
Dividends unpaid		
Individual deposits, subject to check	592,458 37	596,547 40
Demand certificates of deposit	91,371 80	84,458 74
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	2,383 62	850 84
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$925,308 18	$918,328 64

No. 1515.

FIRST NATIONAL BANK, MARSHALL.

CHAS. T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*; W. T. PHELPS, *Assistant Cashier*.

DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, W. T. Phelps, T. G. Alvord, C. E. Gorham.

Resources.	Report of Sept. 25.	Report of Dec. 3.
Loans and discounts	$246,080 70	$216,929 02
Overdrafts	3,878 30	11,678 31
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	71,090 00	74,978 77
Due from approved reserve agents	46,283 77	95,786 72
Due from other national banks	11,269 63	14,217 63
Due from State banks and bankers		
Banking house furniture and fixtures	11,800 00	11,800 00
Other real estate and mortgages owned	15,650 00	15,650 00
Current expenses and taxes paid	1,356 35	2,808 31
Premiums on U. S. bonds		
Checks and other cash items	883 42	405 04
Exchanges for clearing house		
Bills of other banks	595 00	1,329 00
Fractional paper currency, nickels and cents	196 24	196 40
Specie, Gold	$7,157 90	15,300 00
Specie, Silver		11,545 25
Legal tender notes	500 00	500 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$472,746 31	$499,249 45
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	30,357 69	34,748 57
National bank notes outstanding	17,700 00	16,950 00
Dividends unpaid		
Individual deposits, subject to check	145,708 79	172,360 60
Demand certificates of deposit	78,979 83	75,190 28
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$472,746 31	$499,249 45

No. 3256.

FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President;* AUGUSTUS SPIES, *Vice President;* G. A. BLESCH, *Cashier;* T. E. HICKS, *Assistant Cashier.*

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Blesch, Jno. Henes, I. Stephenson, Jr., A. J. Pauli, J. H. Walton, C. S. Brown, M. A. Dunning.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$402,787 45	$458,079 77
Overdrafts	40 45	68 54
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	6,800 00	6,800 00
Due from approved reserve agents	68,605 59	70,339 03
Due from other national banks	4,075 94	3,497 06
Due from State banks and bankers	748 15	617 54
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds		
Checks and other cash items	1,467 33	1,006 22
Exchanges for clearing house		
Bills of other banks	760 00	1,500 00
Fractional paper cur'cy, nickels and cents	306 85	200 90
Specie, { Gold / Silver }	38,030 00	35,586 50
Legal tender notes	1,000 00	1,500 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$550,746 76	$600,320 56
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	8,000 00	8,000 00
Undivided profits	11,488 33	15,065 42
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	247,219 59	299,092 09
Demand certificates of deposit	154,906 93	151,994 58
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	6,631 91	3,668 46
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$550,746 76	$600,320 56

No. 4454.

LUMBERMAN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—Peter Sibenaler, A. A. Carpenter, John W. Wells, William Somerville, M. S. Harmon, W. F. N. Davis, C. H. Jones, A. B. Stryker, Joseph Fleshiem, Jacob Leisen, Warren J. Davis.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$239,732 89	$212,717 05
Overdrafts	88 94	69 93
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	7,703 47	24,895 83
Due from other national banks	3,263 45	
Due from State banks and bankers		
Banking house furniture and fixtures	1,521 29	6,426 26
Other real estate and mortgages owned		
Current expenses and taxes paid	2,225 51	341 63
Premiums on U. S. bonds	5,000 00	3,500 00
Checks and other cash items	4,518 66	
Exchanges for clearing house		
Bills of other banks	2,254 00	
Fractional paper currency, nickels and cents	104 08	19,097 34
Specie, Gold	6,697 50	
Specie, Silver	2,820 85	
Legal tender notes	4,340 00	
Five per cent redemption fund		
Due from U. S. treasurer	1,125 00	1,125 00
Totals	$306,195 14	$293,173 03
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00
Undivided profits	7,168 28	2,999 48
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		195 00
Individual deposits, subject to check	105,190 83	93,362 42
Demand certificates of deposit	21,336 03	23,053 33
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		1,062 80
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$306,195 14	$293,173 03

No. 1587.

FIRST NATIONAL BANK, MONROE.

FREDERICK WALLDORF, *President;* GEORGE SPAULDING, *Cashier.*

DIRECTORS—Chas. R. Wing, H. A. Conant, J. R. Rauch, Geo. Spaulding, Frederick Walldorf.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$164,469 45	$165,388 91
Overdrafts	2,689 56	1,519 64
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand	800 00	800 00
Stocks, securities, etc.	50 00	2,550 00
Due from approved reserve agents	21,154 20	17,363 18
Due from other national banks	846 22	3,855 04
Due from State banks and bankers		
Banking house furniture and fixtures	5,649 49	5,649 49
Other real estate and mortgages owned	907 00	907 00
Current expenses and taxes paid	705 38	1,575 88
Premiums on U. S. bonds	2,125 00	2,125 00
Checks and other cash items	574 39	604 83
Exchanges for clearing house		
Bills of other banks	642 00	1,241 00
Fractional paper currency, nickels and cents	57 60	64 56
Specie, Gold	7,913 20	10,397 50
Specie, Silver		504 25
Legal tender notes	7,253 00	350 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$228,399 09	$227,458 78
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	9,200 00	9,200 00
Undivided profits	3,636 14	6,328 96
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	79,471 72	89,267 47
Demand certificates of deposit	74,485 45	61,412 45
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	355 78	
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$228,399 09	$227,458 78

No. 3215.

FIRST NATIONAL BANK, MOUNT PLEASANT.

R. M. STEEL, *President;* F. W. CARR, *Vice President;* D. SCOTT PARTRIDGE, *Cashier.*

DIRECTORS—G. L. Granger, I. A. Fancher, F. W. Carr, G. A. Steel, R. M. Steel.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$111,199 78	$121,414 91
Overdrafts	17 95	288 81
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	2,301 61	2,301 61
Due from approved reserve agents	11,017 39	8,572 84
Due from other national banks	1,078 66	542 06
Due from State banks and bankers	59 06	84 46
Banking house furniture and fixtures	10,955 17	10,955 17
Other real estate and mortgages owned	6,026 02	6,026 02
Current expenses and taxes paid	785 69	2,118 67
Premiums on U. S. bonds	1,666 00	1,666 00
Checks and other cash items	710 38	590 90
Exchanges for clearing house		
Bills of other banks	185 00	125 00
Fractional paper currency, nickels and cents	11 50	31 87
Specie, { Gold / Silver }	305 85	420 65
Legal tender notes	4,441 00	5,541 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		500 00
Totals	$163,823 56	$174,192 47
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	8,787 04	10,437 00
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	22,395 95	28,874 85
Demand certificates of deposit	52,610 27	52,344 28
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	8,830 80	11,786 34
Bills payable		
Totals	$163,823 56	$174,192 47

No. 4398.

HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President;* C. T. HILLS, *Vice President;* GEO. A. ABBOTT, *Cashier.*

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thos. Hume, Thos. Munroe, Geo. A. Abbott.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$516,083 10	$607,446 81
Overdrafts	1,287 56	4,470 94
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	75,256 18	42,874 11
Due from other national banks	4,815 77	2,741 02
Due from State banks and bankers	458 84	92 66
Banking house furniture and fixtures	35,610 58	35,610 58
Other real estate and mortgages owned		
Current expenses and taxes paid	5,704 16	7,838 70
Premiums on U. S. bonds	4,500 00	4,500 00
Checks and other cash items	3,668 90	8,601 07
Exchanges for clearing house		
Bills of other banks	8,916 00	6,612 00
Fractional paper cur'cy, nickels and cents	464 72	567 57
Specie, Gold	18,347 50	17,665 00
Specie, Silver	4,961 00	3,918 00
Legal tender notes	15,000 00	15,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$721,214 26	$784,058 41
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00
Undivided profits	18,711 67	25,858 93
National bank notes outstanding	22,500 00	21,900 00
Dividends unpaid	25 00	
Individual deposits, subject to check	231,085 72	235,799 46
Demand certificates of deposit	298,891 87	348,155 04
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		2,344 98
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$721,214 26	$784,058 41

No. 2081.

LUMBERMAN'S NATIONAL BANK, MUSKEGON.

A. V. MANN, *President;* ALEX. RODGERS, *Vice President;* C. C. BILLINGHURST, *Cashier.*

DIRECTORS—A. V. Mann, C. C. Billinghurst, A. Rodgers, D. D. Erwin, C. H. Hackley, J. W. Blodgett.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$625,551 45	$609,019 88
Overdrafts	3,848 76	4,374 00
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	51,721 56	76,250 21
Due from other national banks	4,172 59	772 37
Due from State banks and bankers		
Banking house furniture and fixtures	11,930 00	11,930 00
Other real estate and mortgages owned		
Current expenses and taxes paid	6,161 75	7,850 13
Premiums on U. S. bonds		
Checks and other cash items		4,668 48
Exchanges for clearing house	2,985 84	
Bills of other banks	10,785 00	20,412 00
Fractional paper currency, nickels and cents	255 59	207 24
Specie, Gold	22,000 00	21,735 60
Specie, Silver	96 95	
Legal tender notes	23,500 00	21,500 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$789,078 99	$804,844 91
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	50,000 00	50,000 00
Undivided profits	52,526 98	57,261 70
National bank notes outstanding	22,500 00	21,400 00
Dividends unpaid	240 00	110 00
Individual deposits, subject to check	142,180 48	150,899 78
Demand certificates of deposit	421,631 58	420,407 86
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashiers' checks outstanding		
Due to other national banks		4,765 57
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$789,078 99	$804,844 91

No. 3088.

MERCHANT'S NATIONAL BANK, MUSKEGON.

JNO. TORRENT, *President;* WM. S. HOFSTRA, *Vice President;* H. O. LANGE, *Cashier.*

DIRECTORS—Fred Torrent, C. W. Sessions, H. O. Lange, W. S. Hofstra, Jno. Torrent.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$410,463 97	$332,271 99
Overdrafts	5,990 17	1,568 86
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	26,952 27	26,952 27
Due from approved reserve agents	6,840 29	19,836 38
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	3,000 00	3,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	4,884 62	6,342 45
Premiums on U. S. bonds		
Checks and other cash items	2,995 69	838 43
Exchanges for clearing house		
Bills of other banks	580 00	1,640 00
Fractional paper currency, nickels and cents	608 02	536 86
Specie, Gold	21,310 00	25,877 65
Specie, Silver	3,245 55	
Legal tender notes	5,252 00	8,853 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$518,247 58	$453,837 39
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	40,000 00	40,000 00
Undivided profits	11,288 48	13,885 74
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	259,588 93	176,310 10
Demand certificates of deposit	71,380 55	71,828 81
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outsanding		
Due to other national banks	5,627 71	1,766 07
Due to State banks and bankers		
Notes and bills re-discounted	7,861 91	28,047 17
Bills payable		
Totals	$518,247 58	$453,837 39

No. 4125.

UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. B. MCLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanits.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$344,955 62	$311,476 57
Overdrafts	2,913 05	5,606 71
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	35,553 66	46,026 01
Due from other national banks	2,211 45	14,135 79
Due from State banks and bankers	290 94	125 00
Banking house furniture and fixtures	3,431 27	3,431 27
Other real estate and mortgages owned		
Current expenses and taxes paid	3,824 80	5,377 92
Premiums on U. S. bonds		
Checks and other cash items	3,477 74	5,115 56
Exchanges for clearing house		
Bills of other banks	7,228 00	4,075 00
Fractional paper currency, nickels and cents	553 33	444 06
Specie, { Gold / Silver }	21,160 99	19,250 19
Legal tender notes		
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$441,724 85	$441,189 08
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	12,500 00	12,500 00
Undivided profits	9,011 46	11,861 57
National bank notes outstanding	22,500 00	21,720 00
Dividends unpaid		
Individual deposits, subject to check	212,700 96	177,279 73
Demand certificates of deposit	51,786 01	64,118 98
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	208 31	1,027 00
Due to State banks and bankers		
Notes and bills re-discounted	38,018 11	52,681 80
Bills payable		
Totals	$441,724 85	$441,189 08

No. 3717.

FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; J. B. MAAS, *Vice President*; T. C. YATES, *Cashier*;

DIRECTORS—E. R. Hall, C. Merryweather, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Maas, A. Maitland.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$276,033 52	$283,160 13
Overdrafts	333 56	137 32
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	53,860 19	39,574 62
Due from other national banks	1,925 43	6,272 03
Due from State banks and bankers		318 19
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	135 37	9 13
Premiums on U. S. bonds		
Checks and other cash items	42 61	168 26
Exchanges for clearing house		
Bills of other banks	2,450 00	2,000 00
Fractional paper currency, nickels and cents	112 04	49 18
Specie, { Gold	20,637 50	19,305 00
Specie, { Silver	5,178 00	2,840 00
Legal tender notes	4,074 00	2,916 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasury		
Totals	$378,494 72	$369,812 86
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	15,000 00	20,000 00
Undivided profits	4,728 82	1,526 49
National bank notes outstanding	11,250 00	10,750 00
Dividends unpaid		
Individual deposits, subject to check	287,041 70	281,186 03
Demand certificates of deposit	10,441 80	6,349 84
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	32 40	
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$378,494 72	$369,812 86

No. 1761.

FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; HENRY LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Ass't Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Chas. A. Johnson, Geo. W. Dougan, Silas Ireland, W. W. Stevens, Peter Womer.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$286,394 93	$273,928 12
Overdrafts	2,816 78	8,537 35
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	11,487 00	10,487 00
Due from approved reserve agents	21,566 84	10,285 49
Due from other national banks	256 27	
Due from State banks and bankers		
Banking house furniture and fixtures	7,000 00	7,000 00
Other real estate and mortgages owned	7,662 29	7,662 29
Current expenses and taxes paid	1,146 43	2,246 59
Premiums on U. S. bonds		
Checks and other cash items	1,780 99	2,009 50
Exchanges for clearing house		
Bills of other banks	1,615 00	2,881 00
Fractional paper currency, nickels and cents	34 13	156 22
Specie, { Gold / Silver }	10,465 70	8,145 90
Legal tender notes	4,200 00	6,800 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$382,501 36	$365,764 46

Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	25,000 00	25,000 00
Undivided profits	12,562 62	14,991 28
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	1,366 00	1,171 00
Individual deposits, subject to check	78,912 90	65,830 38
Demand certificates of deposit	142,159 84	136,271 85
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$382,501 36	$365,764 46

No. 1886.

CITIZENS' NATIONAL BANK, NILES..

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*; W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean, L. H. Beesom.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$205,024 55	$146,285 72
Overdrafts	1,203 07	3,134 20
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	11,045 37	250 00
Due from approved reserve agents	8,726 68	47,334 33
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	16,000 00	16,000 00
Other real estate and mortgages owned		15,845 37
Current expenses and taxes paid	2,549 94	898 10
Premiums on U. S. bonds	2,500 00	2,125 00
Checks and other cash items	94 83	447 38
Exchanges for clearing house		
Bills of other banks	3,095 00	7,786 00
Fractional paper currency, nickels and cents	114 99	142 26
Specie, Gold	19,229 50	19,905 00
Specie, Silver	134 50	942 00
Legal tender notes		
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$282,790 88	$273,647 96
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	6,313 05	2,950 76
National bank notes outstanding	11,250 00	10,750 00
Dividends unpaid	120 00	300 00
Individual deposits, subject to check	70,636 95	73,608 03
Demand certificates of deposit	129,752 50	126,089 17
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	4,718 38	
Bills payable		
Totals	$282,790 88	$273,647 96

No. 3264.

FIRST NATIONAL BANK, OVID.

R. M. STEEL, *President;* E. DECAMP, *Vice President;* H. N. KEYS, *Cashier.*

DIRECTORS—R. M. Steel, E. DeCamp, N. A. Potter, A. M. Eaton, N. J. Clark, W. R. Shaw, H. F. Harris.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$138,641 43	$139,939 56
Overdrafts	3,025 23	2,910 98
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. Bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	5,749 10	6,727 11
Due from other national banks	583 04	939 00
Due from State banks and bankers		
Banking house furniture and fixtures	7,941 00	7,968 00
Other real estate and mortgages owned		
Current expenses and taxes paid	718 84	1,601 33
Premiums on U. S. bonds	1,800 00	1,800 00
Checks and other cash items	477 98	294 10
Exchanges for clearing house		
Bills of other banks	30 00	30 00
Fractional paper currency, nickels and cents	138 38	67 07
Specie, { Gold / Silver }	2,465 70	3,721 00
Legal tender notes	6,558 00	5,642 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$181,190 65	$178,702 60
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	8,200 00	8,200 00
Undivided profits	1,256 78	3,909 47
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	23,508 06	29,407 64
Demand certificates of deposit	86,975 81	75,935 49
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$181,190 65	$178,702 60

No. 1521.

FIRST NATIONAL BANK, PAW PAW.

E. SMITH, *President;* N. M. PUGSLEY, *Vice President;* E. F. PARKS, *Cashier.*

DIRECTORS—E. Smith, A. B. Copley, N. M. Pugsley, H. M. Olney, E. F. Parks, R. W. Broughton, David Woodman.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$161,329 52	$175,235 42
Overdrafts	392 59	1,720 86
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	10,250 69	12,039 17
Due from other national banks	1,886 31	1,960 08
Due from state banks and bankers		100 00
Banking house furniture and fixtures	5,000 00	5,000 00
Other real estate and mortgages owned	7,800 00	7,800 00
Current expenses and taxes paid	562 51	1,289 63
Premiums on U. S. bonds	4,000 00	4,000 00
Checks and other cash items	182 07	214 74
Exchanges for clearing house		
Bills of other banks	1,219 00	1,094 00
Fractional paper currency, nickels and cents	101 51	93 90
Specie, { Gold / Silver }	4,860 45	4,734 50
Legal tender notes	2,000 00	500 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$225,709 65	$241,877 25
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	14,000 00	14,000 00
Undivided profits	3,853 65	7,643 88
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	17,165 90	19,745 38
Demand certificates of deposit	67,317 78	77,987 99
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	873 37	
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$225,709 65	$241,877 25

No. 4649.

*FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

*No reports were received from this bank.

No. 2607.

FIRST NATIONAL BANK, PONTIAC.

JNO. D. NORTON, *President;* G. JACOBS, *Vice President;* S. E. BEACH, JR., *Assistant Cashier.*

DIRECTORS—Chas. Danson, John D. Norton, B. S. Tregent, D. B. Shaw, Goodman Jacobs.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$361,519 43	$373,676 55
Overdrafts	6,773 98	4,417 51
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		500 00
Due from approved reserve agents	67,146 04	42,766 36
Due from other national banks	848 81	
Due from State banks and bonkers		2,648 65
Banking house furniture and fixtures	8,000 00	8,000 00
Other real estate and mortgages owned	3,500 00	3,500 00
Current expenses and taxes paid	1,067 47	2,389 45
Premiums on U. S. bonds		
Checks and other cash items	357 08	627 71
Exchanges for clearing house		
Bills of other banks	8,672 00	6,993 00
Fractional paper currency, nickels and cents	640 01	650 00
Specie, { Gold / Silver }	2,854 00	3,989 46
Legal tender notes	5,000 00	5,500 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$492,523 85	$481,783 69
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	29,984 80	35,382 18
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	7 00	
Individual deposits, subject to check	156,167 07	147,701 69
Demand certificates of deposit	163,915 48	156,199 82
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re discounted		
Bills payable		
Totals	$492,523 85	$481,783 69

No. 3388.

PONTIAC NATIONAL BANK, PONTIAC.

WM. G. HINMAN, *President;* B. F. ELWOOD, *Vice President;* ALBE LULL, *Cashier.*

DIRECTORS—Wm. G. Hinman, T. N. Turk, B. F. Elwood, A. G. Hunt, M. S. Brewer, P. A. Hitchcock, A. Lull.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$230,116 78	$230,172 20
Overdrafts	29 10	1,317 33
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	7,878 13	14,110 41
Due from other national banks	955 02	3,178 94
Due from State banks and bankers		73 73
Banking house furniture and fixtures	10,582 41	10,634 71
Other real estate and mortgages owned		
Current expenses and taxes paid	889 96	1,787 59
Premiums on U. S. bonds	4,250 00	4,250 00
Checks and other cash items	358 94	4,745 49
Exchanges for clearing house		
Bills of other banks	555 00	406 00
Fractional paper currency, nickels and cents	174 90	221 85
Specie, { Gold / Silver }	8,156 90	8,420 92
Legal tender notes	3,488 00	5,514 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$293,460 14	$310,908 17
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	11,000 00	11,000 00
Undivided profits	5,187 62	8,206 84
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	240 00	160 00
Individual deposits, subject to check	62,498 01	72,644 67
Demand certificates of deposit	86,441 40	81,876 66
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	593 11	60 00
Due to State banks and bankers		
Notes and bills re-discounted	5,000 00	14,460 00
Bills payable		
Totals	$293,460 14	$310,908 17

No. 4446.

FIRST NATIONAL EXCHANGE BANK, PORT HURON.

HENRY HOWARD, *President;* JAS. GOULDEN, *Vice President;* H. G. BARNUM, *Cashier;* JAS. BRADLEY, *Assistant Cashier.*

DIRECTORS—O'Brien J. Atkinson, Wm. Canham, Peter Hill, H. G. Barnum, Henry Howard, Jas. Goulden.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$449,259 45	$458,292 42
Overdrafts	471 90	391 66
U. S. bonds, to secure circulation	37,500 00	37,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities etc.	3,685 77	17,086 39
Due from approved reserve agents	94,204 86	56,728 37
Due from other national banks	355 61	
Due from State banks and bankers	12,325 31	5,268 72
Banking house furniture and fixtures	1,450 00	1,450 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,521 33	3,552 10
Premiums on U. S. bonds	6,375 00	6,000 00
Checks and other cash items	2,823 38	14,005 35
Exchanges for clearing house	535 74	595 60
Bills of other banks	9,354 00	6,519 00
Fractional paper currency, nickels and cents	31 72	26 08
Specie, { Gold / Silver }	17,060 25	9,550 85
Legal tender notes	15,290 00	15,093 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		
Totals	$653,931 82	$633,647 04
Liabilities.		
Capital stock paid in	$135,000 00	$135,000 00
Surplus fund	16,200 00	16,200 00
Undivided profits	16,006 16	20,675 16
National bank notes outstanding	33,050 00	33,750 00
Dividends unpaid		
Individual deposits, subject to check	359,243 52	331,830 04
Demand certificates of deposit	94,432 14	92,696 51
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		3,495 33
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$653,931 82	$633,647 04

No. 2550.

FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President;* J. H. JONES, *Vice President;* C. L. TRUESDELL, *Cashier.*

DIRECTORS—Milo D. Campbell, Jno. Whitney, Jno. Babcock, E. B. Church, C. L. Truesdell, J. H. Jones C. H. Winchester.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$85,778 72	$87,759 84
Overdrafts	7,061 80	7,975 74
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,826 31	
Due from approved reserve agents	6,147 05	4,566 83
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	2,869 95	2,869 95
Other real estate and mortgages owned		1,826 31
Current expenses and taxes paid	497 81	1,150 28
Premiums on U. S. bonds		
Checks and other cash items	168 75	233 81
Exchanges for clearing house		
Bills of other banks	2,414 00	2,163 00
Fractional paper currency, nickels and cents	105 99	106 17
Specie, Gold	3,228 50	3,764 70
Specie, Silver	936 90	
Legal tender notes	2,500 00	2,500 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$126,598 28	$127,979 13
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	5,414 39	7,433 14
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	22,913 85	25,118 28
Demand certificates of deposit	27,020 04	24,177 71
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$126,598 28	$127,979 13

No. 3457.

FIRST NATIONAL BANK OF CALUMET, RED JACKET.

EDWARD RYAN, *President;* JNO. S. DYMOCK, *Vice President;* WM. B. ANDERSON, *Cashier.*

DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, Charles A. Wright, John D. Cuddihy.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$387,992 82	$393,883 03
Overdrafts	336 20	2,796 06
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		1,450 00
Due from approved reserve agents	160,114 34	135,685 33
Due from other national banks	13,789 29	12,732 91
Due from State banks and bankers		945 18
Banking house furniture and fixtures	20,535 00	20,535 00
Other real estate and mortgages owned		
Current expenses and taxes paid	342 83	2,524 43
Premiums on U. S. bonds	4,250 00	4,250 00
Checks and other cash items	1,624 55	2,829 56
Exchanges for clearing house		
Bills of other banks	3,010 00	5,520 00
Fractional paper currency, nickels and cents	375 86	275 13
Specie, Gold	14,357 50	32,407 35
Specie, Silver	2,627 80	
Legal tender notes	39,909 00	30,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer	208 00	
Totals	$675,593 19	$671,948 98
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	40,000 00	40,000 00
Undivided profits	11,989 62	18,334 76
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	25 00	
Individual deposits subject to check	495,531 98	489,518 31
Demand certificates of deposit	5,193 64	1,595 91
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	352 95	
Notes and bills re-discounted		
Bills payable		
Totals	$675,593 19	$671,948 98

No. 4413.

FIRST NATIONAL BANK REED CITY.

L. K. PARKHURST, *President;* JAS. M. REED, *Vice President;* J. W. PARKHURST, *Cashier.*

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$108,408 19	$106,555 70
Overdrafts	3,313 59	1,447 83
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	4,448 00	4,448 00
Due from approved reserve agents	11,318 20	13,258 99
Due from other national banks		1,000 00
Due from State banks and bankers		
Banking house furniture and fixtures	9,190 64	9,190 64
Other real estate and mortgages owned		2,500 00
Current expenses and taxes paid	655 62	798 61
Premiums on U. S. bonds	2,500 00	2,000 00
Checks and other cash items		809 00
Exchanges for clearing house		
Bills of other banks	2,480 00	1,402 00
Fractional paper cur'cy, nickels and cents	54 20	118 89
Specie, { Gold / Silver }	1,662 50	1,859 50
Legal tender notes	1,000 00	2,018 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$158,538 44	$160,459 66
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	6,531 14	6,531 14
Undivided profits	2,984 38	4,529 69
National bank notes outstanding	11,235 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	51,892 52	51,872 18
Demand certificates of deposit	35,945 40	36,276 65
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$158,538 44	$160,459 66

No. 354.

FIRST NATIONAL BANK, ROMEO.

JNO. H. BRABB, *President;* M. A. GIDDINGS, *Vice President;* CHAS. M. TACKELS, *Cashier.*

DIRECTORS—John H. Brabb, Moses A. Giddings, Charles Burr, Harvey Mellen, Marvil J. Brabb, Enos R. Mathews, Edward C. Newbury, Henry S. Evans, Chas. M. Tackels.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$143,363 00	$161,943 06
Overdrafts		43 91
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc..		
Due from approved reserve agents	42,961 75	31,870 25
Due from other national banks	1,965 00	
Due from State banks and bankers		
Banking house furniture and fixtures	8,204 90	8,204 90
Other real estate and mortgages owned	74 92	69 67
Current expenses and taxes paid	404 68	843 91
Premiums on U. S. bonds		
Checks and other cash items	333 69	
Exchanges for clearing house		
Bills of other banks	599 00	378 00
Fractional paper cur'cy, nickels and cents	58 82	118 98
Specie, Gold	6,450 25	1,775 00
Specie, Silver		3,831 35
Legal tender notes	2,167 00	2,510 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$232,708 01	$237,713 98
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	40,000 00	40,000 00
Undivided profits	3,307 14	6,315 48
National bank notes outstanding	20,500 00	20,500 00
Dividends unpaid	130 00	
Individual deposits, subject to check	48,094 51	50,026 77
Demand certificates of deposit	20,676 36	20,871 73
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$232,708 01	$237,713 98

No. 2186.

CITIZEN'S NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President;* JNO. SMITH, JR., *Vice President;* S. A. READE, *Cashier.*

DIRECTORS—Sam'l A. Reade, Jas. R. Morland, N. Larzelier, A. Kennedy, U. Townsend, Rob't McKay, F. S. Crismon, Jno. Smith, Jr., E. W. Giddings.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$153,365 13	$146,179 82
Overdrafts	90 24	651 15
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	20,038 40	23,642 19
Due from other national banks	401 35	612 60
Due from State banks and bankers		
Banking house furniture and fixtures	10,354 36	10,354 36
Other real estate and mortgages owned	2,600 00	1,329 37
Current expenses and taxes paid	40 15	667 56
Premiums on U. S. bonds		
Checks and other cash items	1,546 37	559 98
Exchanges for clearing house		
Bills of other banks	2,502 00	5,656 00
Fractional paper cur'cy, nickels and cents	91 13	78 42
Specie, { Gold / Silver }	3,725 40	4,593 25
Legal tender notes	1,000 00	1,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$221,879 53	$321,444 70
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	6,474 55	9,018 87
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	279 00	171 00
Individual deposits, subject to check	72,625 98	69,754 83
Demand certificates of deposit		
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$221,879 53	$221,444 70

No. 1768.

FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President;* C. W. WELLS, *Vice President;* T. W. STALKER, *Cashier.*

DIRECTORS—A. W. Wright, C. W. Wells, A. P. Bliss, W. T. Knowlton, Gurdon Corning, C. H. Davis, E. H. Pearson.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$580,070 82	$549,678 06
Overdrafts	207 25	2,695 50
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposit		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	38,385 73	125,129 44
Due from other national banks	11,730 57	99 75
Due from State banks and bankers		765 34
Banking house furniture and fixtures	1,500 00	1,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,373 08	3,383 71
Premiums on U. S. bonds	8,000 00	8,000 00
Checks and other cash items	312 47	2 80
Exchanges for clearing house		
Bills of other banks	7,128 00	10,851 00
Fractional paper currency, nickels and cents	91 21	126 11
Specie, { Gold	17,000 00	15,185 00
Specie, { Silver	2,062 30	880 15
Legal tender notes	18,475 00	6,175 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$738,585 88	$776,621 86
Liabilities.		
Capital stock paid in	$200,000 00	$200,000 00
Surplus fund	100,000 00	100,000 00
Undivided profits	37,251 45	43,353 05
National bank notes outstanding	44,100 00	44,400 00
Dividends unpaid		
Individual deposits, subject to check	125,124 27	155,542 53
Demand certificates of deposit	211,353 45	219,005 13
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	122 05	
Cashier's checks outstanding		
Due to other national banks	4,522 10	2,815 87
Due to State banks and bankers	10,517 42	11,506 28
Notes and bills re-discounted	5,595 14	
Bills payable		
Totals	$738,585 88	$776,621 86

No. 637.

SECOND NATIONAL BANK OF EAST SAGINAW, SAGINAW.

E. T. JUDD, *President;* J. W. HOWRY, *Vice President;* C. L. JUDD, *Cashier;* C. A. WOOD, *Assistant Cashier.*

DIRECTORS—E. T. Judd, J. S. Estabrook, J. W. Howry, H. S. Wilson, J. J. Rupp, Jno. A. Edget, B. F. Webster, Geo. F. Cross, W. H. Gilbert.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$508,289 39	$497,718 05
Overdrafts	1,663 37	1,842 37
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	35,524 41	19,049 51
Due from other national banks	4,383 04	3,145 22
Due from State banks and bankers	459 10	1,984 67
Banking house furniture and fixtures	20,000 00	20,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	2,802 38	4,985 76
Premiums on U. S. bonds		
Checks and other cash items	2,991 17	7,017 72
Exchanges for clearing house	1,455 11	763 41
Bills of other banks	2,515 00	1,191 00
Fractional paper currency, nickels and cents	20 57	29 67
Specie, Gold / Silver	2,055 00	14,254 50
Legal tender notes	23,014 00	14,157 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$631,297 54	$612,263 88
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	60,000 00	60,000 00
Undivided profits	18,088 08	21,826 64
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	258 00	
Individual deposits, subject to check	184,537 40	203,718 56
Demand certificates of deposit	148,166 29	130,247 62
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	38,650 65	44,271 06
Notes and bills re-discounted	64,097 17	29,700 00
Bills payable		
Totals	$631,297 54	$612,263 88

No. 1918.

SECOND NATIONAL BANK, SAGINAW.

GEO. W. MORLEY, *President;* SEWELL AVERY, *Vice President;* GEO. B. MORLEY, *Cashier;* E. W. GLYNN, *Ass't Cashier.*

DIRECTORS—George W. Morley, Sewell Avery, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$859,098 91	$868,808 78
Overdrafts	6,678 65	2,215 49
U. S. bonds, to secure circulation	87,500 00	87,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	37,447 35	32,549 49
Due from other national banks	11,159 12	2,515 29
Due from State banks and bankers	12,625 98	11,372 67
Banking house furniture and fixtures	10,000 00	12,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	6,067 65	833 02
Premiums on U. S. bonds		
Checks and other cash items	464 30	736 78
Exchanges for clearing house	1,767 44	4,075 00
Bills of other banks	1,355 00	1,745 00
Fractional paper currency, nickels and cents	148 78	251 63
Specie, Gold		54,983 30
Specie, Silver	57,049 80	6,528 10
Legal tender notes	29,778 00	17,077 00
Five per cent redemption fund	1,687 50	1,687 50
Due from U. S. treasurer		1,100 00
Totals	$1,073,328 48	$1,056,004 05
Liabilities.		
Capital stock paid in	$150,000 00	$150,000 00
Surplus fund	125,000 00	150,000 00
Undivided profits	21,371 63	7,866 55
National bank notes outstanding	33,750 00	33,750 00
Dividends unpaid	18 75	
Individual deposits, subject to check	466,208 19	406,678 20
Demand certificates of deposit	193,327 36	190,137 54
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks	1,648 10	
Cashier's checks outstanding		
Due to other national banks	4,374 67	3,492 80
Due to State banks and bankers	19,592 51	26,696 62
Notes and bills re-discounted	57,047 27	37,382 84
Bills payable		
Totals	$1,073,328 48	$1,056,004 05

No. 3911.

COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; AMASA RUST, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS—Daniel Hardin, George A. Alderton, J. F. Brand, E. M. Joslin, Francis Hood, M. O. Robinson, Amasa Rust, Chester Brown, E. McCarty.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$255,836 29	$248,442 25
Overdrafts	1,824 82	499 35
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		20,000 00
Stocks, securities, etc.		
Due from approved reserve agents	15,098 82	31,201 67
Due from other national banks		506 48
Due from State banks and bankers		
Banking house furniture and fixtures	14,000 00	14,000 00
Other real estate and mortgages owned		
Current expenses and taxes paid	1,003 83	2,114 49
Premiums on U. S. bonds	6,500 00	6,500 00
Checks and other cash items	477 97	90 84
Exchanges for clearing house		
Bills of other banks	997 00	690 00
Fractional paper currency, nickels and cents	65 10	32 79
Specie, { Gold	6,352 50	6,717 90
Specie, { Silver	1,452 70	
Legal tender notes	5,750 00	6,700 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$365,478 53	$363,620 17
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	18,426 26	21,390 02
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	69,646 42	73,388 08
Demand certificates of deposit	112,278 27	118,159 80
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	649 77	1,171 66
Due to State banks and bankers	7,051 24	7,011 11
Notes and bills re-discounted	14,931 57	
Bills payable		
Totals	$365,478 53	$363,620 17

No. 2761.

HOME NATIONAL BANK, EAST SAGINAW.

W. R. BURT, *President;* J. H. BOOTH, *Cashier;* A. H. COMSTOCK, *Assistant Cashier.*

DIRECTORS—W. R. Burt, T. E. Dow, Wm. Callam, W. C. McClure, Farnham Lyon, Carl Heavenrich, A. H. Comstock, J. H. Booth, P. A. O'Donnell.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$1,257,828 41	$1,291,897 62
Overdrafts	1,344 99	1,718 45
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	156,381 93	232,078 30
Due from other national banks	10,738 44	12,481 95
Due from State banks and bankers	131 00	2,907 25
Banking house furniture and fixtures		
Other real estate and mortgages owned		
Current expenses and taxes paid	6,686 30	10,870 90
Premiums on U. S. bonds		
Checks and other cash items	5,564 75	3,241 87
Exchanges for clearing house	1,434 89	2,194 26
Bills of other banks	6,223 00	5,919 00
Fractional paper currency, nickels and cents	270 18	120 79
Specie, Gold	15,688 04	14,425 54
Specie, Silver	6,040 50	6,145 50
Legal tender notes	42,000 00	47,490 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer	5 00	5 00
Totals	$1,562,537 43	$1,683,746 23
Liabilities.		
Capital stock paid in	$400,000 00	$400,000 00
Surplus fund	150,000 00	150,000 00
Undivided profits	30,650 59	50,477 70
National bank notes outstanding	44,000 00	43,640 00
Dividends unpaid		
Individual deposits, subject to check	713,651 51	824,590 38
Demand certificates of deposits	190,612 00	193,290 68
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding	40 00	40 00
Due to other national banks	16,677 78	12,668 82
Due to State banks and bankers	16,905 55	9,038 65
Notes and bills re-discounted		
Bills payable		
Totals	$1,562,537 43	$1,683,746 23

No. 3886.

FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; C. E. WELLS, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, E. H. Hotchkiss.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$127,946 60	$187,942 27
Overdrafts	102 96	29 11
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,100 00	1,100 00
Due from approved reserve agents	30,288 79	5,267 65
Due from other national banks	896 05	25 00
Due from State banks and bankers	843 44	1,353 75
Banking house furniture and fixtures	6,546 00	6,546 00
Other real estate and mortgages owned	789 90	789 90
Current expenses and taxes paid	995 74	1,498 99
Premiums on U. S. bonds	2,000 00	2,000 00
Checks and other cash items	144 98	149 88
Exchanges for clearing house		
Bills of other banks	3,142 00	2,775 00
Fractional paper currency, nickels and cents	202 46	352 57
Specie, { Gold / Silver }	7,200 05	11,355 15
Legal tender notes	3,000 00	1,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$198,261 42	$185,247 72
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	4,558 96	6,191 86
National bank notes outstanding	10,750 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	62,477 29	50,696 80
Demand certificates of deposit	60,475 17	57,109 06
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$198,261 42	$185,247 72

No. 3378.

ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSWORTH, *Cashier*; R. C. Dexter, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, Josiah Upton, P. E. Walsworth.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$250,516 38	$255,743 63
Overdrafts	3,629 48	2,883 93
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	667 42	667 42
Due from approved reserve agents	20,681 53	9,994 72
Due from other national banks	8,555 29	5,000 29
Due from State banks and bankers		117 00
Banking house furniture and fixtures	8,500 00	8,500 00
Other real estate and mortgages owned		274 61
Current expenses and taxes paid	1,179 98	1,762 48
Premiums on U. S. bonds		
Checks and other cash items	147 76	117 61
Exchanges for clearing house		
Bills of other banks	850 00	200 00
Fractional paper cur'cy, nickels and cents	244 89	302 18
Specie, { Gold / Silver }	14,927 44	15,582 96
Legal tender notes	3,146 00	4,650 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$339,121 17	$331,921 83

Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	12,100 00	12,100 00
Undivided profits	3,999 10	6,031 13
National bank notes outstanding	22,500 00	21,850 00
Dividends unpaid		
Individual deposits, subject to check	79,644 58	83,234 30
Demand certificates of deposit	85,866 34	89,362 18
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers	35,011 15	19,344 27
Notes and bills re-discounted		
Bills payable		
Totals	$339,121 17	$331,921 83

No. 3239.

FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL, *President;* JOHN TUGER, *Vice President;* A. B. DARRAGH, *Cashier.*

DIRECTORS—Robert M. Steel, James Henry, John Tuger, Geo. A. Steel, A. B. Darragh.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$109,619 63	$113,600 37
Overdrafts	18 10	10 33
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,181 94	2,176 82
Due from approved reserve agents	10,247 97	7,332 63
Due from other national banks	412 10	2,798 87
Due from State banks and bankers		
Banking house furniture and fixtures	1,700 00	1,700 00
Other real estate and mortgages owned	1,924 05	1,924 05
Current expenses and taxes paid	1,255 81	2,369 97
Premiums on U. S. bonds	2,400 00	2,400 00
Checks and other cash items	349 30	328 80
Exchanges for clearing house		
Bills of other banks	1,501 00	1,128 00
Fractional paper currency, nickels and cents	141 44	210 71
Specie, { Gold / Silver }	3,266 00	6,014 00
Legal tender notes	3,600 00	3,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$150,629 84	$158,052 05
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	1,850 00	1,850 00
Undivided profits	3,255 28	4,946 60
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	35,197 31	36,939 12
Demand certificates of deposit	45,267 77	53,066 33
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted	3,809 48	
Bills payable		
Totals	$150,629 84	$158,052 05

No. 3547.

FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, *President*; H. W. SEYMOUR, *Vice President*; E. H. MEAD, *Cashier*; A. J. MCCLURG, *Assistant Cashier*.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Steere, H. W. Seymour, Otto Fowle, E. H. Mead.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$97,932 31	$123,253 06
Overdrafts	63 87	38 28
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	24,054 00	
Due from approved reserve agents	32,560 73	29,896 95
Due from other national banks	55 50	
Due from State banks and bankers	139 27	
Banking house furniture and fixtures	46,958 78	46,958 78
Other real estate and mortgages owned		
Current expenses and taxes paid		
Premiums on U. S. bonds	2,500 00	2,500 00
Checks and other cash items	282 72	1,982 67
Exchanges for clearing house		
Bills of other banks	451 00	3,981 00
Fractional paper currency, nickels and cents	82 17	161 31
Specie, Gold	15,102 30	6,450 00
Specie, Silver		2,496 30
Legal tender notes	10,000 00	11,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$243,194 65	$241,780 85
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	25,000 00	25,000 00
Undivided profits	1,856 60	4,062 13
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	74,918 51	65,290 76
Demand certificates of deposit	80,364 54	86,137 86
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	5 00	40 10
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$243,194 65	$241,780 85

No 3747.

SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President;* A. PRENZLAUER, *Vice President;* W. B. CADY, *Cashier;* N. A. BURDICK, *Ass't Cashier.*

DIRECTORS—T. W. Burdick, Jas. H. Easton, John C. Spry, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, James Ryan, Albert Prenzlauer.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$116,167 67	$104,798 29
Overdrafts	900 45	1,297 72
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	5,750 00	5,750 00
Due from approved reserve agents	9,093 29	6,204 84
Due from other national banks	114 00	
Due from State banks and bankers	108 45	754 28
Banking house furniture and fixtures	81,386 65	81,386 65
Other real estate and mortgages owned		
Current expenses and taxes paid	1,408 31	3,797 57
Premiums on U. S. bonds	500 00	
Checks and other cash items	4,128 96	699 68
Exchanges for clearing house		
Bills of other banks	860 00	2,345 00
Fractional paper currency, nickels and cents	227 29	82 03
Specie, { Gold / Silver }	6,090 00	5,230 00
Legal tender notes	5,000 00	3,000 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$257,860 07	$241,471 06
Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	3,350 00	3,350 00
Undivided profits	1,775 16	2,372 60
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid	195 00	195 00
Individual deposits, subject to check	72,516 40	53,085 75
Demand certificates of deposit	34,732 95	32,989 42
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		2,200 00
Cashier's checks outstanding		
Due to other national banks		2,164 07
Due to State banks and bankers	290 56	114 22
Notes and bills re-discounted	22,500 00	22,500 00
Bills payable		
Totals	$257,860 07	$241,471 06

No. 3276.

THE NATIONAL BANK OF STURGIS, STURGIS.

WM. ALLMAN, *President;* L. E. WHITE, *Vice President;* WM. M. ALLMAN, *Cashier.*

DIRECTORS—William Allman, James Thornton, L. E. White, J. G. Wait, N. I. Packard, Geo. P. Robinson, Arthur W. Wright.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$136,139 48	$141,526 40
Overdrafts	4,671 10	2,228 88
U. S. bonds, to secure circulation	16,500 00	16,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	18,500 83	18,500 83
Due from approved reserve agents	33,089 61	35,180 49
Due from other national banks	897 33	667 69
Due from State banks and bankers		
Banking house furniture and fixtures	11,472 98	11,472 98
Other real estate and mortgages owned	9,025 00	9,025 00
Current expenses and taxes paid	889 00	609 13
Premiums on U. S. bonds	2,000 00	2,000 00
Checks and other cash items	2,406 87	2,550 10
Exchanges for clearing house		
Bills of other banks	3,513 00	3,664 00
Fractional paper currency, nickels and cents	99 20	110 06
Specie, { Gold / Silver }	14,567 75	13,544 60
Legal tender notes	15,000 00	7,000 00
Five per cent redemption fund	742 50	742 50
Due from U. S. treasurer		
Totals	$269,514 60	$264,322 61
Liabilities.		
Capital stock paid in	$65,000 00	$65,000 00
Surplus fund	7,500 00	7,500 00
Undivided profits	3,769 83	5,041 01
National bank notes outstanding	14,850 00	14,850 00
Dividends unpaid		
Individual deposits, subject to check	88,849 19	95,160 88
Demand certificates of deposit	89,545 58	77,270 72
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$269,514 60	$264,322 61

No. 600.

FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President;* S. A. WALTON, *Vice President;* C. H. BLOOD, *Cashier;* G. F. KNAPPEN, *Assistant Cashier.*

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, Cyrus Rohite, J. H. Gardner, Gardner Powell.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$129,170 03	$102,118 99
Overdrafts	999 29	1,950 78
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	31,850 00	31,200 00
Due from approved reserve agents	3,963 95	726 21
Due from other national banks	5,579 95	1,535 74
Due from State banks and bankers		
Banking house furniture and fixtures	9,800 00	9,800 00
Other real estate and mortgages owned	27,791 88	23,694 78
Current expenses and taxes paid	1,772 34	395 74
Premiums on U. S. bonds		
Checks and other cash items		15 00
Exchanges for clearing house		
Bills of other banks	4,042 00	45 00
Fractional paper currency, nickels and cents	139 26	179 05
Specie, Gold	12,813 26	5,982 85
Specie, Silver	2,824 70	
Legal tender notes	10,000 00	13,133 00
Five per cent redemption fund	1,750 00	2,250 00
Due from U. S. treasurer		
Totals	$291,996 66	$243,027 14

Liabilities.		
Capital stock paid in	$100,000 00	$100,000 00
Surplus fund	20,000 00	20,000 00
Undivided profits	10,001 78	1,300 55
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid		
Individual deposits, subject to check	45,821 86	32,649 22
Demand certificates of deposit	71,173 52	43,974 33
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		103 04
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$291,996 66	$243,027 14

No. 3133.

THREE RIVERS NATIONAL BANK.

JOHNSON BENNETT, *President*; WM. G. CALDWELL, *Vice President*; L. T. WILCOX, *Cashier*; J. B. BURNS, *Assistant Cashier*.

DIRECTORS—J. Bennett, W. G. Caldwell, L. T. Wilcox, J. Dunham, Chas. W. Cox, Lewis Emery, Jr., F. B. Watson.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$110,474 68	$98,954 45
Overdrafts	4,491 46	3,927 04
U. S. bonds, to secure circulation	16,000 00	16,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,518 65	1,538 90
Due from approved reserve agents	2,798 91	2,767 19
Due from other national banks		
Due from state banks and bankers	4,752 07	5,366 03
Banking house furniture and fixtures	3,500 00	3,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	627 81	1,370 68
Premiums on U. S. bonds		
Checks and other cash items	439 74	304 87
Exchanges for clearing house		
Bills of other banks	2,379 00	953 00
Fractional paper currency, nickels and cents	120 34	146 49
Specie, { Gold / Silver }	6,645 00	10,997 00
Legal tender notes	2,000 00	7,000 00
Five per cent redemption fund	720 00	720 00
Due from U. S. treasurer		
Totals	$156,527 66	$158,545 15
Liabilities.		
Capital stock paid in	$64,000 00	$64,000 00
Surplus fund	12,000 00	12,000 00
Undivided profits	4,488 81	6,175 47
National bank notes outstanding	14,400 00	14,400 00
Dividends unpaid		
Individual deposits, subject to check	26,762 98	28,526 05
Demand certificates of deposit	32,944 17	28,443 63
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks	1,931 70	
Due to state banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$156,527 66	$158,545 15

No. 3325.

FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. C. LEWIS, *President;* JNO. T. BEADLE, *Vice President;* W. L. HAMMOND, *Cashier.*

DIRECTORS—Jno. C. Lewis, Jno. T. Beadle, D. C. Leach, Wm. Gill, B. J. Morgan, Frank Hamilton, W. L. Hammond.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$151,209 59	$157,169 01
Overdrafts	90 11	650 45
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	7,157 90	8,770 48
Due from other national banks		5,207 35
Due from State banks and bankers	2,675 80	
Banking house furniture and fixtures	15,524 12	15,524 12
Other real estate and mortgages owned		
Current expenses and taxes paid	850 12	1,980 65
Premiums on U. S. bonds	1,500 00	1,500 00
Checks and other cash items	34 63	9 50
Exchanges for clearing house		50 00
Bills of other banks	2,496 00	888 00
Fractional paper currency, nickels and cents	153 89	218 49
Specie, Gold	3,540 00	4,658 45
Specie, Silver	1,686 10	
Legal tender notes	9,500 00	12,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$209,480 76	$221,689 00
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	4,068 27	5,772 15
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	37,662 38	48,772 11
Demand certificates of deposit	96,500 11	74,894 74
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		21,000 00
Totals	$209,480 76	$221,689 00

No. 2372.

FARMER'S NATIONAL BANK, UNION CITY.

THOS. B. BUELL, *President*; DAN'L D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, Jno. P. Fox, Marshall P. Maxon, Lilius E. Parsons.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$100,793 44	$100,694 82
Overdrafts	3,960 07	4,608 93
U. S. bonds, to secure circulation	50,000 00	50,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	1,000 00	1,000 00
Due from approved reserve agents	4,965 80	4,523 32
Due from other national banks	226 42	144 64
Due from State banks and bankers	9,837 32	9,401 55
Banking house furniture and fixtures	7,400 00	7,400 00
Other real estate and mortgages owned	1,175 00	1,175 00
Current expenses and taxes paid	844 78	1,478 68
Premiums on U. S. bonds	767 50	767 50
Checks and other cash items	1,374 62	423 17
Exchanges for clearing house		
Bills of other banks	2,566 00	4,202 00
Fractional paper cur'cy, nickels and cents	50	1 37
Specie, { Gold / Silver }	2,871 20	3,660 35
Legal tender notes	10,000 00	10,000 00
Five per cent redemption fund	2,250 00	2,250 00
Due from U. S. treasurer		
Totals	$200,032 15	$201,725 33
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	5,521 17	7,347 51
National bank notes outstanding	45,000 00	45,000 00
Dividends unpaid	168 00	168 00
Individual deposits, subject to check	39,843 46	40,434 83
Demand certificates of deposit	49,499 52	48,698 57
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		76 42
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$200,032 15	$201,725 33

No. 1826.

UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President;* JNO. B. TUCKER, *Vice President;* JNO. MCCOUSEY, *Cashier.*

DIRECTORS—Ezra Bostwick, J. B. Tucker, Isaac Tower, S. P. Williams, A. C. McCrang, Henry Seymour, Warren D. Baker.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$154,892 48	$174,451 77
Overdrafts	6,298 03	6,248 69
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonns, to secure deposits		
U. S. bonds on hands	2,000 00	2,000 00
Stocks, securities, etc.		
Due from approved reserve agents	23,373 19	13,440 48
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	8,995 68	8,995 68
Other real estate and mortgages owned	4,167 46	4,167 46
Current expenses and taxes paid	413 06	800 28
Premiums on U. S. bonds	2,000 00	2,000 00
Checks and other cash items	3,656 10	2,395 54
Exchanges for clearing house		
Bills of other banks	661 00	825 00
Fractional paper currency, nickels and cents	77 01	24 40
Specie, { Gold / Silver }	9,840 20	8,807 45
Legal tender notes	2,861 00	5,530 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$232,397 71	$242,249 25
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	10,760 63	13,091 08
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	48,755 53	53,244 90
Demand certificates of deposit	101,631 55	104,663 27
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$232,397 71	$242,249 25

No. 2987.

FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President;* JUSTIN WENTWORTH, *Vice President;* FRANK NORTH. *Cashier.*

DIRECTORS—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, Mary E. Johnson.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$107,875 61	$98,854 35
Overdrafts		
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	6,113 61	1,086 08
Due from other national banks	2,416 48	7,441 90
Due from State banks and bankers		
Banking house furniture and fixtures	7,096 45	7,096 45
Other real estate and mortgages owned		
Current expenses and taxes paid	802 42	1,386 92
Premiums on U. S. bonds	2,390 62	2,390 62
Checks and other cash items	66 62	145 80
Exchanges for clearing house		
Bills of other banks	2,010 00	880 00
Fractional paper cur'cy, nickels and cents	20 49	83 39
Specie, { Gold / Silver }	2,581 35	3,109 95
Legal tender notes	3,410 00	5,070 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$147,796 15	$140,607 96
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund	10,000 00	10,000 00
Undivided profits	2,082 71	3,557 11
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	25,622 15	24,602 73
Demand certificates of deposit	48,841 29	41,198 12
United States deposit		
Deposit of U. S. disbursing officer		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$147,796 15	$140,607 96

No. 4527.

FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, *President;* J. R. WATSON, *Vice President;* T. E. CLAPP, *Cashier.*

DIRECTORS—S. A. Jones, J. R. Watson, Eri C. Wheeler, Chas. E. Stevenson, T. E. Clapp, E. A. Hamilton, Joseph Brown.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$76,374 73	$72,941 61
Overdrafts	447 14	1,938 42
U. S. bonds, to secure circulation	12,500 00	12,500 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.		
Due from approved reserve agents	2,083 45	2,173 05
Due from other national banks		
Due from State banks and bankers		
Banking house furniture and fixtures	2,500 00	2,500 00
Other real estate and mortgages owned		
Current expenses and taxes paid	965 99	1,293 13
Premiums on U. S. bonds	2,375 00	2,250 00
Checks and other cash items	90 85	263 54
Exchanges for clearing house		
Bills of other banks	1,986 00	1,830 00
Fractional paper cur'cy, nickels and cents	11 81	10 30
Specie, Gold	604 00	42 15
Specie, Silver		
Legal tender notes	2,500 00	3,000 00
Five per cent redemption fund	562 50	562 50
Due from U. S. treasurer		
Totals	$103,001 47	$100,804 70
Liabilities.		
Capital stock paid in	$50,000 00	$50,000 00
Surplus fund		
Undivided profits	2,838 71	3,417 93
National bank notes outstanding	11,250 00	11,250 00
Dividends unpaid		
Individual deposits, subject to check	14,201 65	14,416 25
Demand certificates of deposit	25,211 11	21,720 52
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$103,001 47	$100,804 70

No. 155.

FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President;* H. P. GLOVER, *Vice President;* W. L. PACK, *Cashier.*

DIRECTORS—D. L. Quirk, H. P. Glover, S. H. Dodge, C. S. Wortley, C. E. King.

Resources.	Report of Sept. 25.	Report of Dec. 2.
Loans and discounts	$344,987 62	$366,660 56
Overdrafts	323 99	436 19
U. S. bonds, to secure circulation	25,000 00	25,000 00
U. S. bonds, to secure deposits		
U. S. bonds on hand		
Stocks, securities, etc.	43,100 00	43,100 00
Due from approved reserve agents	78,785 58	23,883 82
Due from other national banks	11,333 39	
Due from State banks and bankers	6,198 51	7,046 73
Banking house furniture and fixtures	6,000 00	6,000 00
Other real estate and mortgages owned	745 00	
Current expenses and taxes paid	6,073 19	1,061 15
Premiums on U. S. bonds		
Checks and other cash items	1,951 88	4,081 72
Exchanges for clearing house		
Bills of other banks	2,016 00	1,000 00
Fractional paper currency, nickels and cents	146 05	50 34
Specie, { Gold / Silver }	25,591 00	28,377 70
Legal tender notes	16,421 00	17,697 00
Five per cent redemption fund	1,125 00	1,125 00
Due from U. S. treasurer		
Totals	$569,798 21	$525,519 71
Liabilities.		
Capital stock paid in	$75,000 00	$75,000 00
Surplus fund	25,000 00	50,000 00
Undivided profits	36,416 81	4,130 08
National bank notes outstanding	22,500 00	22,500 00
Dividends unpaid		
Individual deposits, subject to check	123,934 79	106,717 50
Demand certificates of deposit	286,946 61	267,172 13
United States deposit		
Deposit of U. S. disbursing officers		
Certified checks		
Cashier's checks outstanding		
Due to other national banks		
Due to State banks and bankers		
Notes and bills re-discounted		
Bills payable		
Totals	$569,798 21	$525,519 71

ALPHABETICAL LIST OF CASHIERS

OF

STATE AND NATIONAL BANKS

IN MICHIGAN.

A.

Abbott, George A.	Muskegon.
Allen, E. P.	Homer.
Allman, Wm. M.	Sturgis.
Allwardt, Frederick A.	Battle Creek.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Red Jacket.
Anderson, Wm. H.	Grand Rapids.

B.

Baars, J. Frederic	Grand Rapids.
Baley, James	Benton Harbor.
Ballard, C. W.	North Branch.
Barnes, George	Marquette.
Barnes, Mell	Milan.
Barnum, H. G.	Port Huron.
Beach, S. E., Jr. (Ass't)	Pontiac.
Belser, Frederick H.	Ann Arbor.
Billinghurst, C. C.	Muskegon.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Booth, J. H.	Saginaw.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eustace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradley, Nelson	Lansing.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.
Bump, Orrin	Bay City.
Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, Wm. A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

C.

Cady, W. B.	Sault Ste. Marie.
Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Case, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chandler, Wm.	Sault Ste. Marie.
Chapple, Percy E.	Concord.
Chase, A. B.	Bangor.
Chichester, F. I.	Allegan.
Chichester, Leon	Petoskey.
Clapp, T. E.	White Pigeon.
Clark, L. E.	Detroit.
Clarkson, Sidney W.	Ann Arbor.
Clift, W. O.	Bay City.
Coleman, M. L.	Lansing.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, Chester W.	Big Rapids.
Condon, Wm.	Hancock.
Conn, F. N.	Durand.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Big Rapids.
Curtis, Walter L.	Oscoda.

D.

Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, Wm. T.	Detroit.
Densmore, F. E.	Mason.
Dey, Hamilton	Detroit.
Dresser, J. M.	Mason.
Dunham, George A.	Manistee.
Dutcher, Sanford N.	Newberry.

E.

Emerick, W. G.	Saginaw.
Evans, Oliver	Iron Mountain.

F.

Field, Scott	Battle Creek.
Fisher, J. K.	Hillsdale.
Fitzgerald, Jno. C.	St. Johns.
Foster, Charles	Benton Harbor.
Fowler, F. R.	Big Rapids.
Fowler, Wm. H.	Grand Rapids.
Frazer, O. A.	Plymouth.
Free, John W.	Paw Paw.
French, F. F.	East Tawas.
Fuller, H. S.	Ludington.

G.

Gilbert, C. T.	Coldwater.
Gilmore, Julius P.	Detroit.

Glazier, George P. ..... Chelsea.
Gorham, C. E. ..... Marshall.
Gregory, W. J. ..... Manistee.
Griswold, M. C. ..... Lowell.

H.

Hall, F. A. ..... Grand Rapids.
Hambitzer, J. F. ..... Hancock.
Hamilton, H. H. ..... Eaton Rapids.
Hammond, F. E. ..... Muskegon.
Hammond, W. L. ..... Traverse City.
Harmon, M. S. ..... Menominee.
Harper, Fred'k B. ..... Detroit.
Harrington, C. F. ..... Port Huron.
Hart, H. V. C. ..... Adrian.
Hart, Joseph C. ..... Detroit.
Harvey, W. W. ..... Constantine.
Hayes, W. D. ..... Hastings.
Hemphill, R. W. ..... Ypsilanti.
Henry, Albert ..... Kalamazoo.
Hess, L. B. ..... Centreville.
Hill, Henry ..... Greenville.
Hills, C. E. ..... Belding.
Hiscock, Chas. E. ..... Ann Arbor.
Hodenpyl, Anton G. (Sec'y) ..... Grand Rapids.
Hollister, Harvey J. ..... Grand Rapids.
Hotchkiss, E. H. ..... St. Ignace.
Hough, C. A. ..... Nashville.
Howell, Seymour ..... Adrian.
Humphrey, Henry ..... Lansing.
Huyck, A. H. ..... Decatur.

J.

Jackson, L. A. ..... Coldwater.
Jahn, H. F. ..... Ironwood.
Jenks, Robert H. ..... St. Clair.
Jennison, F. J. ..... Marquette.
Jennings, H. K. ..... Charlotte.
Johnson, Chas. A. ..... Niles.
Jones, John E. ..... Lake Lindon.
Jordan, Orville O. ..... St. Joseph.
Judd, Clarence L. ..... Saginaw.
Just, J. E. ..... Ionia.

K.

Kanter, Chas. E. ..... Detroit.
Keeler, W. E. ..... Middleville.
Kelsey, Chas. B. ..... Grand Rapids.
Keys, H. N. ..... Ovid.
Khuen, Richard ..... Saginaw.

L.

Lacey, Wm. P. ..... Charlotte.
La Fleur, A. B. ..... Hillsdale.
Lange, Herman O. ..... Muskegon.
Lasley, L. H. ..... Whitehall.
Lawson, B. H. (Sec'y) ..... Detroit.
Lawson, Geo. E. ..... Detroit.
Lewis, W. C. ..... Jackson.
Look, John Quincy ..... Sault Ste. Marie.
Lull, Albe ..... Pontiac.
Lyle, F. W. ..... Dowagiac.
Lyman, R. ..... Escanaba.

M.

Mack, Edwin F. ..... Detroit.
Marsilje, Isaac ..... Holland.
Marsh, Wm. D. ..... Midland.
Marsh, Willis C. ..... Manistique.
Marvin, Frederick ..... Detroit.
Mason, Robert S. ..... Detroit.
May, J. A. ..... Howell.
McCansey, J. W. ..... Union City.
McElroy, Frank ..... Marine City.
McLaughlin, Wm. B. ..... Muskegon.
McNamara, F. ..... Mt. Pleasant.
Mead, E. H. ..... Sault Ste. Marie.
Millard, W. W. ..... Fenton.
Miller, W. Van ..... Wyandotte.
Mills, E. L. J. ..... Mancelona.
Miner, A. B. ..... Ishpeming.
Monroe, L. S. ..... South Haven.
Moore, F. B. ..... Elk Rapids.
Moore, Geo. W. ..... Port Huron.
Moore, Joseph B. ..... Detroit.
Morley, Geo. B. ..... Saginaw.
Mulholland, John ..... Bay City.
Mumford, Sam'l R. ..... Detroit.

N.

Newell, Emerson M. ..... Holly.
Newkirk, Benjamin ..... Jackson.
Nichols, A. T. ..... Corunna.
Nicol, John M. ..... Detroit.
Norrington, H. H. ..... West Bay City.
North, Frank ..... Vassar.
Northrup, Wm. B. ..... Reading.

O.

O'Brien, H. L. ..... Detroit.
Osband, Chas. H. ..... Lansing.

P.

Pack, W. L. ..... Ypsilanti.
Packard, George ..... Flushing.
Padberg, Jno. B. ..... Detroit.
Parkhurst, J. W. ..... Reed City.
Parks, E. F. ..... Paw Paw.
Partridge, D. Scott ..... Mt. Pleasant.
Percival, Jas. C. ..... Stanton.
Percival, W. J. ..... Lake Odessa.
Phelps, A. C. ..... Greenville.
Pierson, W. B. ..... Constantine.
Pierson, W. W. ..... Leslie.
Porter, John W. ..... Port Huron.
Prince, Wm. S. ..... Bessemer.

R.

Raynolds, G. F. ..... Cheboygan.
Reade, S. A. ..... Romeo.
Reynolds, Dan'l F. ..... Buchanan.
Reynolds, Dan'l W. ..... Hastings.
Richmond, E. D. ..... Hart.
Ritter, C. A. ..... Cassopolis.
Robert, J. B. ..... Ishpeming.
Robinson, G. S. ..... Detroit.
Robinson, M. O. ..... Saginaw.
Rose, Lester E. ..... Coldwater.
Rowley, F. N. ..... Kalamazoo.
Ryan, John F. ..... Mt. Pleasant.

S.

Salisbury, F. E. ..... St. Louis.
Schmittdiel, Jno. S. ..... Detroit.

Schupp, A.	Saginaw.
Schurtz, Jno. G.	White Pigeon.
Sebring, Theron Y.	Kalamazoo.
Sessions, Frank A.	Ionia.
Sinclair, W. S.	Niles.
Sherwood, L. C.	Plymouth.
Skinner, Geo. A.	Mt. Clemens.
Spalding, George	Monroe.
Spencer, H. C.	Flint.
Spinning, Chas. M.	Grass Lake.
Stagg, Wm. (Ass't)	Detroit.
Stalker, T. W.	Saginaw.
Stanton, Clarence E.	Oxford.
Stellwagen, George H.	Wayne.
Stewart, C. F.	Hillsdale.
Stickney, Geo.	Grand Haven.
Stray, Geo. N.	Ludington.
Sturgis, Jas. B.	Houghton.
Sutherland, C. H.	Clare.

T.

Tackels, Chas. M.	Romeo.
Truesdell, C. L.	Quincy.

V.

Verdier, J. A. S.	Grand Rapids.
VerSchure, Cornelius	Holland.

W.

Wade, Charles F.	Jonesville.
Walker, A. M.	Jackson.
Walsworth, P. E.	St. Johns.
Warren, Chas. E.	Detroit.
Webster, W. J.	Homer.
Wilcox, L. T.	Three Rivers.
Wilder, Ira	Flint.
Williams, M. L.	Detroit.
Williamson, R. J.	Kalamazoo.
Wixson, Bion	Williamston.
Whipple, A. D.	Owosso.
White, C. G.	Lapeer.
Wolf, Geo. T.	Three Rivers.
Woodcock, E. F.	Niles.

Y.

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Young, George H.	Bay City.

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GENERAL BANKING LAW

OF THE

STATE OF MICHIGAN.

AS AMENDED JULY 3, 1889, AND FEBRUARY 26, 1891.

PUBLIC ACT NO. 205, 1887.

[No. 205.]

AN ACT to revise the laws authorizing the business of banking, and to establish a banking department for the supervision of such business.

SECTION 1. *The People of the State of Michigan enact*, That any number of persons, not less than five (5), may associate to establish offices of discount and deposit to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business, upon the terms and conditions and subject to the liabilities prescribed in this act, but the aggregate amount of the capital stock of any such bank shall not be less than one hundred thousand dollars ($100,000), except that banks with a capital of not less than fifteen thousand dollars ($15,000) may be organized in a city or village the population of which does not exceed one thousand five hundred (1,500) inhabitants, and banks with a capital of not less than twenty-five thousand dollars ($25,000) may be organized in a city or village, the population of which does not exceed five thousand inhabitants, and with a capital of not less than fifty thousand dollars ($50,000) in a city or village the population of which does not exceed twenty thousand (20,000) inhabitants. No bank shall take as security for any loan or discount a lien upon any part of its capital stock. The same security in kind and amount shall be required of stockholders and of persons not stockholders. No bank shall be the holder or purchaser of any portion of its capital stock unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stock so purchased shall in no case be held by the bank for a longer time than six months, if the stock can be sold for what it cost, and it must be sold for the best price obtainable within one year, or canceled as hereinafter provided for the reduction of capital stock: *Provided*, That the provisions of this act as to the amount of capital shall not apply to any bank now organized and doing business at the time of the passage of this act.

Association for establishing banks, etc.

Capital stock.

Security required for loans, etc.

Bank not to hold capital stock, etc.

Proviso as to amount of capital stock.

SEC. 2. The persons associating shall execute articles of incorporation, which shall specify:

Articles of incorporation, what to specify.

First, The name assumed by such bank, which shall be, in no material respect, similar to the name of any other bank organized under the laws of this State;

Second, The county and city or village where such bank is to be located and to conduct its business;

Third, The nature of its business, whether that of a commercial bank, savings bank, or both;

Fourth, The amount of its capital stock, which shall be divided into shares of one hundred dollars each;

Fifth, The names and places of residence of the stockholders, and the number of shares held by each of them;

Acknowledgment of articles.

Sixth, The period for which the bank is organized, which shall not exceed thirty (30) years. Such articles of incorporation shall be acknowledged before any officer authorized by the laws of this State to take and certify acknowledgments.

How executed and where filed, etc.

SEC. 3. Such articles of incorporation shall be executed in triplicate, one of which shall be recorded in the office of the county clerk for the county in which the bank is located, one filed in the office of the Commissioner of the Banking Department, and one filed in the office of the Secretary of State. Such articles of incorporation, or copies thereof, duly certified by either of said officers, may be used as evidence in all courts for and against such bank.

Corporate powers.

SEC. 4. Upon making and filing the articles of incorporation required by this act the bank shall become a body corporate, and as such shall have power:

First, To adopt and use a corporate seal;

Second, To have succession for the period of years named in the articles of incorporation;

Third, To make contracts;

Fourth, To sue and be sued in any court of law or equity as fully as natural persons;

Fifth, To elect or appoint directors, who shall choose from their members a president and one or more vice-presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, require bonds from such officers and clerks, dismiss such officers so elected or appointed, or any of them, at pleasure, and elect or appoint others to fill their places;

Sixth, To prescribe by its board of directors by-laws not inconsistant with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed;

Seventh, To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debts, by receiving deposits, by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter; but no such

bank shall take or receive more than the rate of interest allowed by law in advance on its loans and discounts: *Provided*, That this restriction shall not authorize any transaction for a less sum than fifty cents; and no bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking. Proviso.

SEC. 5. At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Commissioner of the Banking Department to commence business, and the payment of each installment shall be certified to the Commissioner, under oath, by the president, cashier or treasurer of the bank. One-half capital stock to be paid in before commencing business; balance, how paid.

SEC. 6. Whenever any stockholder or his assignee fails to pay any installment on the stock when the same is required by the preceding section to be paid, the directors of such bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail at his last known address. If no bidder can be found who will pay for such stock the amount due thereon to the bank, with any cost incurred, the amount previously paid shall be forfeited to the bank, and such stock shall be sold as the directors may order, within six months from the time of such forfeiture, and if not sold it shall be cancelled and deducted from the capital of the bank. If sold before cancellation, any surplus over the amount due on said stock to said bank, including all costs incurred thereon, with interest for the time delinquent, shall be returned to the original stockholder, his heirs or assigns. If such cancellation shall reduce the capital of the bank below the minimum required by law, the said capital shall, within thirty (30) days from the date of such cancellation, be increased to the required amount by additional subscriptions, in default of which a receiver may be applied for by the Commissioner of the Banking Department, with the advice and consent of the Attorney General, to close up the business of the bank. Collection of delinquent installments on stock. In case of sale, disposition of surplus. Proceedings in case cancellation reduces stock below minimum.

SEC. 7. Whenever articles of incorporation are filed with the Commissioner of the Banking Department, as provided in this act, and the bank transmitting the same notifies the Commissioner that at least fifty per cent of its capital has been duly paid in, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the Commissioner shall examine into the condition of such bank, ascertain the amount of money paid in on account of its capital, the name and place of residence of each of its directors, and the amount of capital stock of which each is the owner in good faith, and whether such bank has complied Examination of condition of bank by Commissioner.

with all the other provisions of this act required to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the Commissioner shall, within thirty (30) days after receiving notice that fifty per cent of its capital has been paid in, give to such bank a certificate under his hand and official seal that such bank has complied with all the provisions required before commencing business, and that such bank is authorized to commence business; but the Commissioner, with the advice and consent of the Attorney General, may withhold such certificate whenever he has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act.

Issue of certificate authorizing to commence business.

Publication of certificate.

SEC. 8. The bank shall cause the certificate issued under the preceding section to be published in some newspaper printed in the city, village or county where the bank is located, at least once in each week for six successive weeks, the first publication to be made within ten days after the receipt of said certificate, or, if no newspaper is there published, then in a newspaper published at the nearest county seat.

Shares of stock deemed personal property, when not transferable.

SEC. 9. The shares of stock of such bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, but no transfer of stock shall be valid against a bank so long as the registered holder thereof shall be liable as principal debtor, surety or otherwise to the bank for any debt which shall be due and unpaid, nor in such case shall any dividend, interests or profits be paid on such stock, so long as such liabilities continue, but all such dividends, interests or profits shall be retained by the bank and applied to the discharge of such liabilities; and no stock shall be transferred on the books of any bank without the consent of the board of directors, where the registered holder thereof is in debt to the bank for any matured and unpaid obligations.

Bank may increase or reduce capital.

When such action valid.

SEC. 10. A bank may increase or reduce its capital at any time by a vote of its stockholders representing two-thirds of the capital had at a meeting duly called for that purpose. A certificate of that fact shall be executed by its officers, including a majority of its directors, and filed as required for articles of incorporation. But no increase shall be valid until the amount thereof has been subscribed and actually paid in; and no reduction shall be made to a less amount than is required in section one for capital, nor be valid or warrant the cancellation of stock certificates, or diminish the personal liability of stockholders until such reduction has been approved by the Commissioner of the Banking Department. Such approval must be based upon a finding by him that the security of existing creditors of the bank will not be impaired by the proposed reduction.

Purposes for which real estate may be held, etc.

SEC. 11. A bank may purchase, hold and convey real estate for the following purposes, but no other:

First, Such as shall be necessary for the convenient transaction of its business, including with its banking office, other

apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid-in capital;

Second, Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business;

Third, Such as it shall purchase at sale under judgments, decrees or mortgage foreclosures under securities held by it; but a bank shall not bid at any such sale a larger amount than to satisfy its debts and costs. Real estate shall be conveyed under the corporate seal of the bank, and the hand of its president, or vice-president, and cashier or treasurer. No real estate acquired in the cases contemplated in the second and third sub-sections above shall be held for a longer time than five years. If not sold before the expiration of said five years it must be sold at private or public sale within thirty days thereafter.

How conveyed. Limit of time of holding.

DIRECTORS.

SEC. 12. The affairs of each bank shall be managed by a board of not less than five directors, who shall be elected by the stockholders and hold office for one year, and until their successors are elected and have qualified. A majorty of the board of directors shall constitute a quorum for the transaction of business: *Provided*, That when the number of directors shall exceed nine, they shall once in three months designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance the directors shall be elected at a meeting held before the bank is authorized to commence business by the Commissioner, and afterwards at the annual meeting of the stockholders to be held on the second Tuesday in December of each year; and if for any cause an election is not had at that meeting it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws adopted by such bank. At a meeting of stockholders for election of directors each share shall entitle the owner to one vote for each director, but no stockholder shall be entitled to vote who is indebted to the bank upon any obligation past due. A stockholder may vote at any meeting of the corporation by a proxy in writing signed by him, but no officer, clerk, teller or book-keeper of such corporation shall act as proxy. Every director must own and hold in his own name not less than ten shares of the capital stock of such bank, except, that in banks having a capital of fifteen thousand dollars, a director must own and hold in his own name not less than five shares of the capital stock of such bank. He shall take and subscribe an oath that he will diligently and honestly perform his duties in such office, and will not knowingly violate, or permit to be violated, any provision of this act; that he is the owner in good faith of stock of the bank, as required to qualify him for such office, standing in his name on the books of the bank, and that such stock is not pledged as security for any debt; such oath shall be transmitted to the Commissioner and filed in his office. Any vacancy in the board of directors shall

Affairs to be managed by board of directors, election of, etc.

Proviso.

First and subsequent election of directors.

Who entitled to vote.

Proxy.

Who may be directors, oath of, etc.

be filled by the board; and the directors so appointed shall hold office until the next election.

Dividends and surplus fund.

SEC. 13. The board of directors of a bank may declare a dividend of so much of the net profits of the bank, after providing for all expenses, losses, interest and taxes accrued or due from said bank, as they shall judge expedient; but before any such dividend is declared not less than one-tenth of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, shall be carried to a surplus fund until such surplus shall amount to twenty per cent of its capital stock.

Fraudulently receiving deposits, etc., a misdemeanor.

Penalty for.

SEC. 14. The directors and officers of any bank who shall fraudulently and with intent to cheat and defraud any person, receive any deposit, knowing, or having good reason to believe, that such bank is insolvent, shall be deemed guilty of a misdemeanor, and punished, upon conviction thereof, by a fine not to exceed one thousand dollars, or imprisonment in the county jail or State House of Correction and Reformatory at Ionia for a period not exceeding one year, or both such fine and imprisonment, at the discretion of the court.

List of stockholders to be filed annually.

SEC. 15. Every bank shall at all times keep a correct list of the names of all its stockholders, and once in each year on the second Monday of April, file in the office of the county clerk and with said Commissioner a correct copy of such list.

Banks re-organizing under U. S. laws liable, etc.

SEC. 16. Any State bank re-organized under the laws of the United States as a national bank, as soon as it shall have obtained the certificate from the controller of the currency authorizing it to commence business under the United States banking laws, shall retain and hold all the assets, real and personal, which it acquired during its existence under this act, and shall hold the same subject to all liabilities existing against said bank at the time of its re-organization.

Banks existing under U. S. laws may re-organize under this act, etc.

SEC. 17. Whenever any bank existing under the laws of the United States is authorized to dissolve, and shall have taken the necessary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Commissioner, to execute articles of incorporation as provided in this act, which articles, in addition to the requirements above, shall further set forth the authority derived from the stockholders of such dissolved national bank, and upon filing the same as hereinbefore provided upon the organization of banks, the same shall become a bank under the laws of this State. Thereupon all assets, real and personal, of said dissolved national bank shall, by act of law, be vested in and become the property of such State bank, subject to all liabilities of said national bank not liquidated under the laws of the United States before such re-organization.

Penalty for violation of this act.

SEC. 18. Every officer, clerk, agent or employé of a bank who shall knowingly aid or assist in a violation of any of the provisions of this act, shall, upon conviction, be deemed guilty of a misdemeanor, and punished as provided in section fourteen of this act.

When check may be certified.

SEC. 19. It shall not be lawful for any officer, clerk, agent or employé of a bank to certify a check unless the amount thereof actually stands to the credit of the drawer upon the books of the bank, or to resort to any device, or receive any fictitious obligations, direct or collateral, in order to evade the provisions of this prohibition; and any officer, clerk, agent or employé who shall attempt any such evasion shall, upon conviction thereof, be deemed guilty of a misdemeanor, and punished as provided in section fourteeen of this act.

Penalty for violating this section.

When charter may be forfeited.

SEC. 20. If the board of directors, or a quorum thereof, of a bank shall knowingly violate, or knowingly permit any of the officers, agents or employés of the bank to violate any of the provisions of this act, and after warning from the Commissioner shall fail to make good all loss and damage resulting from such acts or omissions, such conduct shall constitute a ground for a forfeiture of the charter and privileges of said bank; and it shall be the duty of the Commissioner, with the assent of the Attorney General, to institute proceedings to enforce such forfeiture and to secure a dissolution and liquidation of said bank.

REPORTS.

Reports to be made to Commissioner not less than four times each year

SEC. 21. Every bank shall make to the Commissioner of the Banking Department not less than four reports during each calendar year, at such times as said Commissioner shall require the same, according to the forms which he shall prescribe and furnish. Such reports shall be verified by the oath or affirmation of the president, vice-president, cashier or treasurer thereof, and signed by at least three of the directors. Such reports shall exhibit in detail, and under appropriate heads, the resources, assets and liabilities of the bank at the close of business of any past day by him specified, and shall be transmitted to said Commissioner within five days after the receipt of a request therefor from him, and in the same form such report shall be published in a newspaper in the city, village or county where such bank is located, and proof of publication shall be furnished to said Commissioner. Such commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks. In addition to the reports required above, each bank shall report to the Commissioner within ten days after declaring any dividend the amount of such dividend, the amount carried to surplus fund, and the amount of net earnings in excess thereof; such report to be verified by the oath or affirmation of one of the executive officers of the bank.

What reports to exhibit, etc.

Special and additional reports.

Penalty for failure to make report.

How recovered.

SEC. 22. Every bank failing to make and transmit to the Commissioner any of the reports required by this act shall be subject to a penalty of one hundred dollars for each day after the time mentioned above for making such reports. Whenever any bank delays or refuses to pay the penalty herein imposed for a failure to make and transmit a report the Commissioner is hereby authorized to maintain an action in the name of his

office against the delinquent bank for the recovery of such penalty, and all sums collected by such action shall be paid into the State treasury and applied upon the expenses of the banking department.

COMMERCIAL BANKS.

Limit of amount loaned on real estate security.

SEC. 23. Any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank shall have power to carry on the business of banking as prescribed and limited in this act, but it shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security, and then only upon the adoption of a resolution by a two-thirds vote of the board of directors stating to what extent its officers may loan on real estate, as herein provided, except to secure a debt previously contracted in good faith on personal security deemed at the time adequate to secure such loan.

Exception.

Interest on deposits, etc.

SEC. 24. Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides. Said banks may invest their capital and deposits, except the reserve provided for in this section, in negotiable or commercial paper, or loan the same upon personal securities. Each bank shall keep on hand at all times at least fifteen per cent of its total deposits, except that in cities of over one hundred thousand population each of such banks shall keep on hand 20 per cent of its deposits, one-half of which reserve shall be in lawful money, and the balance may be in funds, payable on demand, deposited in banks in cities, approved by the Commissioner as reserve cities.

Reserve, amount of, etc.

Proceedings in case the reserve falls below required amount.

SEC. 25. Whenever the reserve of any commercial bank shall fall below the amount above required, such bank shall not increase its liabilities by making any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the Commissioner of the Banking Department may notify any bank whose reserve shall be below the amount above required to make good such reserve, and in case the bank shall fail for thirty days thereafter to make good its reserve the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointof a receiver to wind up the business of the bank.

SAVINGS BANKS.

Deposits, repayment of, etc.

SEC. 26. Any bank which, by its articles of incorporation, shall designate its business as that of a savings bank, shall have power to carry on the business of banking as prescribed and limited in this act, and may receive on deposit money offered by tradesmen, mechanics, laborers, servants, minors, and other persons; and all deposits in said banks shall be repaid to the depositors, or his or her lawful representatives, when required, at such time or times and with such interest and under such

regulations as the board of directors of the bank from time to time prescribes, which regulations shall be printed and conspicuously exposed in some place accessible and visible to all in the business office of said bank.

Reserve to be kept.

SEC. 27. A savings bank shall keep on hand at least fifteen (15) per cent of its total deposits, one-third of which reserve shall be in lawful money in its own vaults, and the balances on deposit payable on demand with banks, national or State, in cities approved by the Commissioner as reserve cities or invested in United States bonds; three-fifths of the remainder of its savings deposits shall be invested by the board of directors in bonds of the United States, or of this State, or in the bonds of any other State of the United States: *Provided*, That such State has not in ten years preceding the time of such investment, repudiated its debt and failed to pay the same or the interest due thereon or upon any part of such debt; or in the public debt or bonds of any city, county, township, village or school district of any State in the United States which shall have been authorized by the legislature of such State: *Provided*, The total indebtedness of such municipality does not exceed five per cent of the assessed valuation, except by a vote of two-thirds of the board of directors such bonds may be purchased if the total liabilities do not exceed ten per cent of its assesed valuation, or loan the same upon negotiable paper secured by any of the above mentioned classes of security; or upon notes, or bonds, secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit of collateral security consisting of personal property, of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be deposited in any national bank, trust company, or bank in cities in this or any other State approved by the Commissioner of the Banking Department as reserve cities; and a portion of said remainder, not exceeding the capital and additional stockholders' liability, may be invested in negotiable paper approved by the board of directors; but the deposits in any one bank shall not exceed ten per cent of the total deposits, capital and surplus of the depositing bank. In case the actual reserve shall fall below the fifteen per cent above provided, the bank shall promptly, and in good faith, take measures to restore and maintain its lawful reserve, in default of which the Commissioner of the Banking Department shall require such restoration within thirty days after notice, and a failure to comply with such demand shall warrrant proceedings to wind up the bank, as provided in section six of this act.

Balance, how invested.

Proviso as to bonds of other States.

Proviso as to debt of municipalities.

Limit of deposit in any one bank.

Proceedings when reserve falls below fifteen per cent.

Pass books, contents and use of.

SEC. 28. A pass-book shall be issued to each depositor in the savings department, containing the rules and regulations adopted by the board of directors governing such deposits, in which book shall be entered each deposit made by, and each payment made to, such depositor, and no payment or check against any such savings account shall be made unless accom-

panied by and entered in the pass-book issued therefor, except for good cause and on assurances satisfactory to the officers of the bank; but nothing in this section shall prevent savings banks issuing time certificates of deposit or certificates of deposit specifically issued subject to the rules and regulations governing savings deposits.

Separate books to be kept for commercial and savings bank business. Proviso.

SEC. 29. Any bank combining the business of a commercial bank and a savings bank shall keep separate books of account for each kind of business: *Provided*, That all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks.

Regulating rate of interest.

SEC. 30. It shall be the duty of the board of directors of each savings bank from time to time to regulate the interest to be allowed depositors, and pay the same at regular and stated periods.

Payment of deposits to a minor.

SEC. 31. When any deposit is made in any savings bank by a person being a minor the said bank may pay to such depositor such sums as may be due to him or her, although he or she have no guardian, and the receipt of such minor shall be in all respects valid in law.

Certificates of deposit etc.

SEC. 32. All certificates or evidences of deposits made by the proper officers of any bank shall be as effectual to bind the bank as if made under the common seal thereof; but said bank shall not issue any bill, note, or certificate intended to circulate as money, and no such bank shall issue post notes.

Construction of this act.

SEC. 33. All the general powers and privileges, as well as the general restrictions and limitations provided in this act, and applied to the corporations to be organized under and regulated by this act, by the general designation of banks, be understood and construed to include commercial banks, savings banks, and those combining both branches of business.

Effect of this act on banks, etc., now existing.

SEC. 34. The powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this State are hereby abridged, enlarged or modified, as each particular case may require to conform to the provisions of this act, and to such amendments as may be made thereto. But nothing in this act shall be construed to affect the legality of investments heretofore made, or of transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had, nor to require the change of investments for those named in this act, except as the same can be done by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such bank, or unnecessary loss or injury to the borrowers on such securities; but no renewal or extension of any such loan or investment shall be made by any bank, unless necessary to avoid loss or embarrassment, as above provided.

Disposition of past due obligations, etc.

All debts due to any association on which interest is past due and unpaid for a period of six months, unless the same are well secured, and in process of collection, shall be considered bad debts, and shall be charged off to the profit and loss account, at the expiration of that time.

BANKING DEPARTMENT.

SEC. 35. There is hereby established in the State department a separate and distinct bureau which shall have charge of the execution of the laws relating to banks, trust, loan, mortgage security, or safety deposit companies formed and transacting business under the laws of this State, to be designated as the State Banking Department. State banking department authorized.

SEC. 36. The chief officer of the department shall be denominated the Commissioner of the Banking Department. He shall be appointed by the Governor, by and with the advice and consent of the Senate, and shall hold his office for the term of four years. He may appoint a deputy, and revoke such appointment at pleasure, who shall possess the powers and perform the duties attached by law to the office of the Commissioner during a vacancy in such office, and during the absence or inability of his principal. He may also employ from time to time such clerks to assist him and his deputy in the discharge of the several duties imposed upon them by this act as he shall find necessary. The salary of the Commissioner shall be two thousand five hundred dollars per annum. The salary of the deputy and such clerks as may be employed under this act shall be at such a rate per annum as the Commissioner shall decide: *Provided*, That such rate is not in excess of that of the deputies and clerks of the several State departments. The salaries of the Commissioner, deputy and clerks shall be paid monthly or quarterly by the State Treasurer, upon a voucher countersigned by the Auditor General. Vouchers for the Commissioner's salary must be first approved by the Governor. Vouchers for the deputy and clerks' salaries must be first approved by the Commissioner. All actual and necessary traveling expenses of said Commissioner, deputy or clerks, incurred in the discharge of their duties under this act, shall be fully itemized upon proper vouchers and certified in the order indicated for the salaries, and presented to the Board of State Auditors. If allowed the Auditor General shall countersign. The State Treasurer shall, upon the presentation of vouchers so allowed and countersigned, reimburse the said officers' expenses. Within fifteen days from the notice of their appointment, respectively, the Commissioner and his deputy shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the Secretary of State. The said Commissioner of the Banking Department and his deputy aforesaid shall each give to the people of this State a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, to be approved by the State Treasurer, conditioned for the faithful discharge of the duties of their respective offices; and the Commissioner or his deputy shall not be interested, directly or indirectly, in any national bank, nor in any bank or other corporation under their supervision, nor engaged in the business of banking. There shall be assigned to said Commissioner suitable rooms in the State capitol for conducting the business of said department.

Commissioner of the banking department, appointment of.

Deputy.

Clerks.

Salary of Commissioner, deputy, and clerks.

Proviso.

Payment of salaries.

Expenses.

Oath of office.

Bond.

Commissioner or deputy not to be engaged in banking, etc.

Seal.

SEC. 37. The said Commissioner shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the Secretary of State.

Banks subject to inspection.

SEC. 38. Every bank existing or hereafter incorporated under the laws of this State shall be subject to the inspection and supervision of the Commissioner of the Banking Department as provided in this act.

Duty of Commissioner to annually examine books, etc.

SEC. 39. It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine once in each year the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine, on oath, any of the officers, agents, clerks, customers or depositors of such bank touching the affairs and business of such bank. Any willful false swearing in any examination shall be deemed perjury.

False swearing, perjury.

He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law.

Fee for examination.

SEC. 40. For each annual examination the bank examined shall pay into the State treasury for the credit of the general fund one-hundredth part of one per cent of the gross amount of the assets of said bank: *Provided*, That the examination fee of any bank shall not be less than ten dollars. The expenses incurred and services performed especially for any bank shall be paid by such bank. If such charges or the annual fee are not paid after due notice, the Commissioner shall maintain an action in his name of office against the delinquent bank for the recovery of such charge, or annual fee, with interest thereon, and the sums so collected shall be paid into the State treasury. No person shall be appointed to examine a bank in which he is interested as stockholder, officer or employé, or otherwise. The Commissioner of the Banking Department, his deputy, every clerk in his employment and examiner shall be bound by oath to keep secret all facts and information obtained in the course of such examinations, except in as far as the public duty of such officer requires him to report upon or take official action regarding the affairs of such bank. No bank shall be subject to any visitation other than such as is required by this act, or otherwise authorized by law.

Proviso.

Special expense, how paid.

Collection of charges and fees.

Certain facts and information to be kept secret.

Proceeding in case bank refuses to submit to inspection, etc.

SEC. 41. Whenever any officer of a bank shall refuse to submit the books, papers and concerns of such bank to the inspectors [inspection] of the Commissioner, deputy, or examiner appointed as aforesaid, or refuse to be examined on oath touching the concerns of the bank, the Commissioner may, with the concurrence of the Attorney General, institute proceedings for the appointment of a receiver for such bank to wind up its business.

SEC. 42. Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe, that the

capital of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have power to examine said bank and ascertain the facts, and, in case he finds such impairment or reduction of capital, to require such bank to make good the deficiency so appearing. If any bank shall refuse or fail for ninety days after written requisition to make good the deficiency so appearing or found to exist, it shall be the duty of the Commissioner, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver of such bank, to wind up its business.

Proceedings in case capital of bank is impaired, etc.

SEC. 43. On the thirty-first day of December the Commissioner of the Banking Department shall make an annual report to the Governor of the State, which report shall be published, and shall exhibit:

Commissioner to report to the Governor annually.

First, A summary of the state and condition of every bank from which reports have been received during the year, with an abstract of the whole amount of capital returned by them, the whole amount of their debts and liabilities, the total amount of means and resources, separating the reports of such banks and other corporations, and specifying the amount of lawful money held by banks at the time of their several returns, and such other information in relation to such banks and corporations as in his judgment may be required;

What report to exhibit.

Second, A statement of the banks and corporations whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof;

Third, The names and compensation of the clerks employed by him, and the whole amount of expenses of the banking department during the year;

Fourth, The amount of fees received for the examination of banks or other corporations, and fines collected and paid over to the State Treasurer.

SEC. 44. Whenever the Commissioner shall deem it expedient he may call a meeting of the stockholders of any bank, organized under the laws of this State, by a personal notice of such meeting for fifteen days previous thereto, and in case a majority of the stockholders cannot be reached by personal notice, then by publishing such notice at least once in each week for four successive weeks previous to the meeting in a newspaper published in the city, village or county where the bank is located, and if no newspaper is published there, then in the newspaper published at the nearest county seat.

Commissioner may call a meeting of stockholders of any bank, etc.

SEC. 45. A book shall be provided and kept by every bank, in which shall be entered the name and residence of the stockholders in the bank, the number of shares held by each, the time when each person became such stockholder, also all transfers of stock, stating the time when made, the number of shares, and by whom transferred. The said book shall at all times be, during the usual hours of transacting business, subject to the inspection of the directors, officers, stockholders and

Record of stockholders, etc., to be kept by bank.

Subject to inspection, by whom.

Penalty for not keeping record and for refusal to exhibit it.

depositors of the bank. A neglect to provide and keep such book ready for examination, as herein provided, shall subject the officers of the bank, whose duty it is to provide and keep the same, to a penalty of one hundred dollars for every day's neglect; and a refusal by such officer to exhibit such book to any person rightfully demanding inspection thereof shall subject him to a penalty of fifty dollars; the said penalty may be

How penalty recovered.

sued for and recovered with costs by any person who will prosecute for the same in the name of the people of the State, and shall be paid to the State Treasurer for the credit of the

Book to be evidence.

banking department. In all actions, suits and proceedings under this act, the said book shall be presumptive evidence of the facts herein stated.

Liability of stockholders.

SEC. 46. The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition to the said stock; but persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be, if living or competent to act; and the person pledging such stock shall be deemed the stockholder

How liability enforced.

and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank.

Certain transactions null and void.

SEC. 47. All transfers of notes, bonds, bills of exchange or other evidences of debt owing to any bank, or of deposits to its credit, all assignments of mortgages, or other security on real estate or judgments or decrees in its favor, or deposits of money, bills or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act of insolvency or in contemplation therof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void.

Service of legal process against banks.

SEC. 48. Legal process against any such bank shall be served upon its president or cashier or treasurer in the county where its business office is located or the plaintiff resides, or by leaving any attested copy at its banking house during banking hours with the teller, clerk or any officer of the bank.

Proceedings to enjoin.

SEC. 49. All proceedings by any bank to enjoin the Commissioner in the discharge of his duties under the provisions of this act shall be had in the county where said bank is located, or before the supreme court of this State.

When Attorney General to supervise suits under this act.

SEC. 50. All suits and proceedings arising out of the provision of law governing banks in which the State or any of its officers or agents shall be parties shall be conducted under the direction and supervision of the Attorney General.

SEC. 51. Copies of all records and papers in the office of the

Commissioner of the Banking Department certified by him, and authenticated by his seal of office, shall be evidence in all cases equally and with like effect as the original. Copies of certain papers, etc., evidence.

SEC. 52. The total liabilities of any bank or any person or of any company, corporation or firm for money advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: *Provided, however*, That the foregoing limitations shall not apply to loans upon real estate or other collateral securities authorized by this act: *Provided, further*, That by a two-thirds vote of the directors the liabilities of any bank or any person or company or corporation or firm, may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank. Liability of banks, etc., for money, etc., limited. Proviso. Further proviso.

SEC. 53. Any bank organized under the provisions of this act may go into liquidation and be closed by a vote of its stockholders owning two-thirds of its capital. Whenever a vote is taken to go into liquidation it shall be the duty of the board of directors to cause notice of this fact to be certified, under the seal of the bank, by its president, cashier or treasurer, to the Commissioner of the Banking Department, and publication thereof, notifying creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks, in a newspaper published in the city of Detroit, and also in a newspaper published in the city, village or county in which the bank is located, or if no newspaper is there published then in the newspaper published at the nearest county seat. Proceedings when bank decides to go into liquidation.

SEC. 54. A bank which is in good faith winding up its business for the purpose of consolidating with some other bank, may transfer its assets and liabilities to the bank with which it is in process of consolidation; but no such consolidation of banks shall be made without the consent of the Commissioner of the Banking Department, and not then to defeat or defraud any of the creditors in the collection of their claims against said banks, or either of them. Consolidation of banks.

SEC. 55. On becoming satisfied that any bank has refused to pay its deposits in accordance with the terms on which such deposits were received (if received in accordance with the provisions of this act), or that any bank has become insolvent, or that its capital has become impaired, or that any bank has violated any of the provisions of this act, or for any cause hereinbefore or hereinafter stated, the Commissioner of the Banking Department may forthwith, with the approval of the Attorney General, apply to a court of record of competent jurisdiction for the appointment of a receiver for such bank, who, under the direction of such court, shall take possession of the books, records and assets of every description of such bank, collect all When receiver may be appointed.

debts, dues and claims belonging to it, and sell or compound all bad or doubtful debts, and sell all the real and personal property of such bank on such terms as the court shall direct, and may, if necessary to pay the debts of such bank, enforce all individual liability of the stockholders. Such receiver shall pay over all money so collected or received to the State Treasurer, and also make report to the Commissioner of all his acts and proceedings.

Duty of receiver.

Duty of Commissioner on appointment of receiver.

SEC. 56. The Commissioner shall, upon the appointment of a receiver, as above provided, cause notice to be given by advertising in such newspapers as he may direct once in each week, for twelve successive weeks, calling on all persons who may have claims against such bank to present the same to said receiver and make legal proof thereof.

Dividends to be made by receiver.

SEC. 57. From time to time, under the direction of the Commissioner of the Banking Department, the receiver shall make ratable dividends of the moneys realized or collected by him on all such claims as may have been proved to his satisfaction or adjudicated in a court of competent jurisdiction, and the remainder of the proceeds, if any, after the costs and expenses of such proceedings and all debts and obligations of the bank are satisfied, shall be paid over to the stockholders of such bank, or their legal representatives in proportion to the stock by them respectively held.

Penalty for embezzlement, etc.

SEC. 58. Every president, director, cashier, treasurer, teller, clerk or agent of any bank, who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits or property of the bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree, or who makes any false entry in any book, report or statement of the bank, with intent in either case to injure or defraud the bank, or any company, corporation or person, or to deceive any officer of the bank, or any agent appointed to examine the affairs of such bank, and any person who with like intent aids or abets any officer, clerk or agent, in violation of this section, or who shall issue or cause to be issued, or put in circulation, any bill, note or other evidence of debt to circulate as money, upon conviction thereof, shall be imprisoned in the State Prison or in the State House of Correction and Reformatory at Ionia, not to exceed twenty years.

Taxation of bank property.

SEC. 59. All real estate owned by any bank may be taxed as other real estate in the city, village or township where the same may be situated, and the residue of its capital and surplus shall be taxed as personal property, but the assessment thereof for taxation shall not be at a greater rate than is assessed on money capital in the hands of individual citizens in the same city, village or township.

Act to apply to all State banks.

SEC. 60. The provisions of this act shall apply to and govern all State banks organized and now existing within this State, and all such banks shall, on or before the first day of January

next following the time when this act becomes operative, file with the Commissioner of the Banking Department a certificate executed by the executive officers of each bank in substantial conformity to requirements of original article of incorporation provided for in section two (2) of this act; or any bank so existing may within the same time reorganize under this act, and when so reorganized all securities, real estate, property and assets of every kind shall become vested in such reorganized bank without any formal conveyance or transfer, but no such reorganization shall have the effect to discharge the original bank, its directors or stockholders from any liability to its depositors, or any other person, but the same shall continue until legally discharged, and such reorganized bank shall be legally liable to pay every claim, demand and obligation existing against the bank whose assets and property, or any part thereof, it has received by virtue of such reorganization.

Existing banks may re-organize.

Re-organization not to discharge existing liabilities.

SEC. 61. Every officer or employé of a bank required by this act to take any oath or affirmation, who shall willfully swear or affirm falsely, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this State in case of perjury.

Penalty for false swearing by officer, etc., of bank.

SEC. 62. Nothing in this act contained shall be so construed as to prevent any bank organized or doing busines under this act from making or issuing bills of exchange on foreign countries or places beyond jurisdiction of the United States; which bills of exchange may be made payable at or with the customary usance, and at or within ninety days' sight, but no such draft or bill of exchange shall be used or put in circulation as money by any such bank.

Foreign exchange, etc.

SEC. 63. The legislature may at any regular session thereof alter or amend this act, or any part thereof, by a vote of two-thirds of the members of the Senate and House of Representatives constituting said bodies; and hereafter it shall not be necessary to submit any such proposed alteration or amendment to the electors of the State for adoption or approval, but all such acts shall be valid and effectual when so passed by the legislature and approved as other laws are in accordance with the constitution of this State.

Provisions for amending this act.

SEC. 64. All acts and parts of acts of which this act is amendatory or supplementary, inconsistent with the provisions of this act, are hereby repealed.

Acts repealed.

SEC. 65. This act shall be submitted to the electors of this State for their approval or disapproval at the next general election. At said election a ballot-box shall be provided and kept by the several boards of inspectors thereof for receiving the votes cast for or against this act; and on the ballot shall be written or printed, or partly written and partly printed, the words "A general banking law—Yes," or, "A general banking law—No."

Act to be submitted to vote of electors, when.

Form of ballots.

SEC. 66. The canvass of the votes cast for or against this act, and the returns thereof, shall be made by the proper canvassing officers, within the same time, and in the same manner as now

Canvass of votes.

provided by law for the canvass and return of the votes cast at the said general election, and the result be declared by the board of canvassers at the same time and manner as the result of the canvass for State officers; and if it shall appear that a majority of the votes cast at such election have thereon "A general banking law—Yes," this act shall become a law, and take effect within sixty days after said general election.

When this act to become a law.

Approved June 21, 1887.